Filing Company: SeeChange Health Insurance Company State Tracking Number: PF-2011-01345

Company Tracking Number:

TOI: H15G Group Health - Hospital/Surgical/Medical Sub-TOI: H15G.003 Small Group Only

Expense

Product Name: SeeChange Health Insurance Company

Project Name/Number:

Filing at a Glance

Company: SeeChange Health Insurance Company

Product Name: SeeChange Health Insurance SERFF Tr Num: WKFL-127300658 State: California

Company

TOI: H15G Group Health - SERFF Status: Assigned State Tr Num: PF-2011-01345

Hospital/Surgical/Medical Expense

Sub-TOI: H15G.003 Small Group Only Co Tr Num: State Status:

Filing Type: Rate Reviewer(s): Angela Jang, Kim

Morimoto, Sai-on Sam, Ali Zaker-Shahrak, Wayne Thomas, Karl

Whitmarsh, Shelly Huang

Author: Latika Sharma Disposition Date:

Date Submitted: 06/30/2011 Disposition Status:

Implementation Date Requested: On Approval Implementation Date:

General Information

Project Name: Status of Filing in Domicile:
Project Number: Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:

Explanation for Combination/Other: Market Type: Group

Submission Type: New Submission Group Market Size: Small Group Market Type: Overall Rate Impact:

Filing Status Changed: 07/01/2011

State Status Changed: Deemer Date:

Created By: Latika Sharma Submitted By: Latika Sharma

Corresponding Filing Tracking Number:

PPACA: Not PPACA-Related

PPACA Notes: null Filing Description:

SeeChange Health Insurance Compnay includes with this filing its current rates as well as rates that will be effective

October 2011.

Filing Company: SeeChange Health Insurance Company State Tracking Number: PF-2011-01345

Company Tracking Number:

TOI: H15G Group Health - Hospital/Surgical/Medical Sub-TOI: H15G.003 Small Group Only

Expense

Product Name: SeeChange Health Insurance Company

Project Name/Number:

Company and Contact

Filing Contact Information

Latika Sharma, Attorney Isharma@wilkefleyr.com Premier Access Insurance Company c/o 916-441-2430 [Phone]

Wilke Fleury Hoffelt Gould & Birney, LLP

400 Capitol Mall, 22nd Floor Sacramento, CA 95814

Filing Company Information

(This filing was made by a third party - wilkefleury)

SeeChange Health Insurance Company CoCode: 759 State of Domicile: Ohio

10159 Wayzata Blvd., Suite 200 Group Code: Company Type:
Minnetonka, MN 55305 Group Name: State ID Number:

(800) 333-5711 ext. [Phone] FEIN Number: 35-0982487

Filing Fees

Fee Required? No Retaliatory? No

Fee Explanation:

Per Company: No

Filing Company: SeeChange Health Insurance Company State Tracking Number: PF-2011-01345

Company Tracking Number:

TOI: H15G Group Health - Hospital/Surgical/Medical Expense Sub-TOI: H15G.003 Small Group Only

Product Name: SeeChange Health Insurance Company

Project Name/Number: /

Rate Information

Rate data applies to filing.

Filing Method:

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: 3.200%

Effective Date of Last Rate Revision: 12/29/2010

Filing Method of Last Filing: Hard Copy

Company Rate Information

Company Nar	ne:	Company Rate Change:	Overall % Indicated Change:	Ove Impa	rall % Rate act:	Written Premium Change for this Program:	# of Policy Holders Affected for this Progran	this I	en nium for Program:	Maximum % Change (where required):	Minimum % Change (where required):
SeeChange Ho Insurance Con		Increase	3.200%	%			481			%	%
	Produc	t Type:	НМО	PPO	EPO	POS	HSA	HDHP	FFS	Other	
	Covere	d Lives:	0	481	0	0	0	0	0	0	
	Policy I	Holders:	0	481	0	0	0	0	0	0	

Filing Company: SeeChange Health Insurance Company State Tracking Number: PF-2011-01345

Company Tracking Number:

TOI: H15G Group Health - Hospital/Surgical/Medical Expense Sub-TOI: H15G.003 Small Group Only

Product Name: SeeChange Health Insurance Company

Project Name/Number: /

Rate Review Details

COMPANY:

Company Name: SeeChange Health Insurance Company

HHS Issuer Id: 00000

Product Names: Rates Filing

Trend Factors:

FORMS:

New Policy Forms: SCHI-SMGRP-SDI330, SCHI-SMGRP-IOR330, SCHI-SMGRP-SCSC330, SCHI-SMGRP-FKK330, SCHI-SMGRP-SDI330, SCHI-SMGRP-SD

SMGRP-ACM330, SCHI-SMGRP-CSS330, SCHI-SMGRP-AAB330, SCHI-SMGRP-SDI6/30, SCHI-SMGRP-ACM350, SCHI-SMGRP-SDI6/30, SCHI-SMGRP-SDI6

IOR6/30, SCHI-SMGRP-SCSC6/30, SCHI-SMGRP-FKK6/30, SCHI-SMGRP-ACM6/30, SCHI-SMGRP-

CSS6/30, SCHI-SMGRP-AAB6/30,

Affected Forms:

Other Affected Forms:

REQUESTED RATE CHANGE

INFORMATION:

Change Period: Other Member Months: 481

Benefit Change: Increase

Percent Change Requested: Min: 3.2 Max: 3.2 Avg: 3.0

PRIOR RATE:

Total Earned Premium: 475,883.00
Total Incurred Claims: 380,706.00

Annual \$: Min: 475,883.00 Max: 475,833.00 Avg: 475,883.00

REQUESTED RATE:

Filing Company: SeeChange Health Insurance Company State Tracking Number: PF-2011-01345

Company Tracking Number:

TOI: H15G Group Health - Hospital/Surgical/Medical Expense Sub-TOI: H15G.003 Small Group Only

Product Name: SeeChange Health Insurance Company

Project Name/Number: /

Projected Earned Premium: 491,111.00 Projected Incurred Claims: 392,888.00

Annual \$: Min: 491,111.00 Max: 491,111.00 Avg: 491,111.00

Filing Company: SeeChange Health Insurance Company State Tracking Number: PF-2011-01345

Company Tracking Number:

TOI: H15G Group Health - Hospital/Surgical/Medical Sub-TOI: H15G.003 Small Group Only

Expense

Product Name: SeeChange Health Insurance Company

Project Name/Number:

Rate/Rule Schedule

Schedule Document Name:	Affected Form	Rate	Rate Action Information:	Attachments
Item	Numbers:	Action:*		

Status: (Separated with

commas)

Area 1-5 Rates Other Previous State Filing SCHI- SCHI-SMGRP-

Number: SMGRP SDI330.pdf

RATE- SCHI-SMGRP-REV012 IOR330.pdf 6, SCHI- SCHI-SMGRP-SMGRP SCSC330.pdf

SMGRP SCSC330.pdf SCHI-SMGRP-FKK330.pdf

F1229, SCHI-SMGRP-ACM330.pdf

SMGRP

RATE-M1229, SCHI-SMGRP

RATE-SB1229, SCHI-SMGRP RATE-

SCSC12

29

Rate Action Other Current Explanation: Rates

Area 6-7 Rates Other Previous State Filing SCHI- SCHI-SMGRP-

Number: SMGRP CSS330.pdf

SCHI-SMGRP-

Filing Company: SeeChange Health Insurance Company State Tracking Number: PF-2011-01345

Company Tracking Number:

TOI: H15G Group Health - Hospital/Surgical/Medical Sub-TOI: H15G.003 Small Group Only

Expense

Product Name: SeeChange Health Insurance Company

Project Name/Number: /

RATE- AAB330.pdf

REV012 6, SCHI-SMGRP RATE-F1229, SCHI-SMGRP RATE-M1229, SCHI-SMGRP RATE-SB1229, SCHI-SMGRP

29

RATE-SCSC12

Rate Action Other Current Explanation: Rates

Areas 1-5 New

SCHI-

SMGRPSDI630.p

df

SCHI-

SMGRPIOR630.p

df

SCHI-

SMGRPSCSC63

0.pdf SCHI-

SMGRPFKK630.

pdf SCHI-

Filing Company: SeeChange Health Insurance Company State Tracking Number: PF-2011-01345

Company Tracking Number:

TOI: H15G Group Health - Hospital/Surgical/Medical Sub-TOI: H15G.003 Small Group Only

Expense

Product Name: SeeChange Health Insurance Company

Project Name/Number:

SMGRPACM630.

pdf

Areas 6-7 New SCHI-

SMGRPCSS630.

pdf SCHI-

SMGRPAAB630.

pdf

Small Employer - Monthly Premium Rates (For annual rates multiply by 12)

Rating Area:

Area 1

Service area:

County:

San Diego, Imperial

3 digit zip:

Los Angeles 3 digit zips: 906, 907, 908, 910, 911, 912, 915, 917, 918, 935

Effective date

3/1/2011

RAF

							65 + Plan	65 + Medicare
No Deductible 3.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$343	\$419	\$583	\$795	\$983	\$1,284	\$1,576	\$757
EE + Spouse	\$941	\$1,035	\$1,195	\$1,633	\$2,037	\$2,559	\$3,519	\$2,701
EE + Children	\$748	\$833	\$899	\$1,073	\$1,256	\$1,548	\$1,849	\$1,026
Family	\$1,157	\$1,336	\$1,529	\$1,811	\$2,221	\$2,790	\$3,627	\$2,809
							65 + Plan	65 + Medicare
No Deductible 6.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$310	\$377	\$526	\$717	\$886	\$1,158	\$1,420	\$683
EE + Spouse	\$848	\$933	\$1,077	\$1,471	\$1,836	\$2,307	\$3,172	\$2,434
EE + Children	\$674	\$751	\$810	\$967	\$1,132	\$1,395	\$1,666	\$924
Family	\$1,043	\$1,204	\$1,378	\$1,633	\$2,001	\$2,514	\$3,269	\$2,531
Burner of the second se							65 + Plan	65 + Medicare
No Deductible 9.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$284	\$347	\$483	\$658	\$814	\$1,063	\$1,305	\$627
EE + Spouse	\$779	\$857	\$989	\$1,352	\$1,686	\$2,119	\$2,913	\$2,236
EE + Children	\$619	\$689	\$744	\$888	\$1,040	\$1,281	\$1,531	\$849
Family	\$958	\$1,106	\$1,266	\$1,500	\$1,838	\$2,310	\$3,003	\$2,325
	1						65 + Plan	65 + Medicare
Deluxe 500 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$399	\$486	\$677	\$923	\$1,141	\$1,491	Primary \$1,830	Primary \$879
EE only EE + Spouse	\$399 \$1,092	\$486 \$1,202	\$677 \$1,387	\$923 \$1,895	\$1,141 \$2,365	\$1,491 \$2,971	Primary \$1,830 \$4,085	Primary \$879 \$3,135
EE only EE + Spouse EE + Children	\$399 \$1,092 \$868	\$486 \$1,202 \$967	\$677 \$1,387 \$1,043	\$923 \$1,895 \$1,245	\$1,141 \$2,365 \$1,458	\$1,491 \$2,971 \$1,797	\$1,830 \$4,085 \$2,146	Primary \$879 \$3,135 \$1,191
EE only EE + Spouse	\$399 \$1,092	\$486 \$1,202	\$677 \$1,387	\$923 \$1,895	\$1,141 \$2,365	\$1,491 \$2,971	Primary \$1,830 \$4,085	Primary \$879 \$3,135
EE only EE + Spouse EE + Children	\$399 \$1,092 \$868	\$486 \$1,202 \$967	\$677 \$1,387 \$1,043	\$923 \$1,895 \$1,245	\$1,141 \$2,365 \$1,458	\$1,491 \$2,971 \$1,797	\$1,830 \$4,085 \$2,146 \$4,211	\$879 \$3,135 \$1,191 \$3,261
EE only EE + Spouse EE + Children Family	\$399 \$1,092 \$868 \$1,344	\$486 \$1,202 \$967 \$1,551	\$677 \$1,387 \$1,043 \$1,775	\$923 \$1,895 \$1,245 \$2,103	\$1,141 \$2,365 \$1,458	\$1,491 \$2,971 \$1,797 \$3,239	Primary \$1,830 \$4,085 \$2,146 \$4,211	\$879 \$3,135 \$1,191 \$3,261 65 + Medicare
EE only EE + Spouse EE + Children Family Deluxe 1000 copay	\$399 \$1,092 \$868 \$1,344	\$486 \$1,202 \$967 \$1,551	\$677 \$1,387 \$1,043 \$1,775	\$923 \$1,895 \$1,245 \$2,103	\$1,141 \$2,365 \$1,458 \$2,578	\$1,491 \$2,971 \$1,797 \$3,239	\$1,830 \$4,085 \$2,146 \$4,211 65 + Plan Primary	\$879 \$3,135 \$1,191 \$3,261 65 + Medicare Primary
EE only EE + Spouse EE + Children Family Deluxe 1000 copay EE only	\$399 \$1,092 \$868 \$1,344 19 - 29 \$341	\$486 \$1,202 \$967 \$1,551 30 - 39 \$415	\$677 \$1,387 \$1,043 \$1,775 40 - 49 \$579	\$923 \$1,895 \$1,245 \$2,103 50 - 54	\$1,141 \$2,365 \$1,458 \$2,578 55 - 59 \$976	\$1,491 \$2,971 \$1,797 \$3,239 60 - 64 \$1,274	\$1,830 \$4,085 \$2,146 \$4,211 65 + Plan Primary \$1,564	\$879 \$3,135 \$1,191 \$3,261 65 + Medicare Primary
EE only EE + Spouse EE + Children Family Deluxe 1000 copay EE only EE + Spouse	\$399 \$1,092 \$868 \$1,344 19 - 29 \$341 \$934	\$486 \$1,202 \$967 \$1,551 30 - 39 \$415 \$1,027	\$677 \$1,387 \$1,043 \$1,775 40 - 49 \$579 \$1,186	\$923 \$1,895 \$1,245 \$2,103 50 - 54 \$789 \$1,620	\$1,141 \$2,365 \$1,458 \$2,578 55 - 59 \$976 \$2,021	\$1,491 \$2,971 \$1,797 \$3,239 60 - 64 \$1,274 \$2,539	Primary \$1,830 \$4,085 \$2,146 \$4,211 65 + Plan Primary \$1,564 \$3,492	\$879 \$3,135 \$1,191 \$3,261 65 + Medicare Primary \$752 \$2,679
EE only EE + Spouse EE + Children Family Deluxe 1000 copay EE only	\$399 \$1,092 \$868 \$1,344 19 - 29 \$341	\$486 \$1,202 \$967 \$1,551 30 - 39 \$415	\$677 \$1,387 \$1,043 \$1,775 40 - 49 \$579	\$923 \$1,895 \$1,245 \$2,103 50 - 54	\$1,141 \$2,365 \$1,458 \$2,578 55 - 59 \$976	\$1,491 \$2,971 \$1,797 \$3,239 60 - 64 \$1,274	\$1,830 \$4,085 \$2,146 \$4,211 65 + Plan Primary \$1,564	\$879 \$3,135 \$1,191 \$3,261 65 + Medicare Primary
EE only EE + Spouse EE + Children Family Deluxe 1000 copay EE only EE + Spouse EE + Children	\$399 \$1,092 \$868 \$1,344 19 - 29 \$341 \$934 \$742	\$486 \$1,202 \$967 \$1,551 30 - 39 \$415 \$1,027 \$826	\$677 \$1,387 \$1,043 \$1,775 40 - 49 \$579 \$1,186 \$892	\$923 \$1,895 \$1,245 \$2,103 50 - 54 \$789 \$1,620 \$1,064	\$1,141 \$2,365 \$1,458 \$2,578 55 - 59 \$976 \$2,021 \$1,246	\$1,491 \$2,971 \$1,797 \$3,239 60 - 64 \$1,274 \$2,539 \$1,536	Primary \$1,830 \$4,085 \$2,146 \$4,211 65 + Plan Primary \$1,564 \$3,492 \$1,835	9752 \$79 \$3,135 \$1,191 \$3,261 \$5 + Medicare Primary \$752 \$2,679 \$1,018
EE only EE + Spouse EE + Children Family Deluxe 1000 copay EE only EE + Spouse EE + Children	\$399 \$1,092 \$868 \$1,344 19 - 29 \$341 \$934 \$742	\$486 \$1,202 \$967 \$1,551 30 - 39 \$415 \$1,027 \$826	\$677 \$1,387 \$1,043 \$1,775 40 - 49 \$579 \$1,186 \$892	\$923 \$1,895 \$1,245 \$2,103 50 - 54 \$789 \$1,620 \$1,064	\$1,141 \$2,365 \$1,458 \$2,578 55 - 59 \$976 \$2,021 \$1,246	\$1,491 \$2,971 \$1,797 \$3,239 60 - 64 \$1,274 \$2,539 \$1,536	Primary \$1,830 \$4,085 \$2,146 \$4,211 65 + Plan Primary \$1,564 \$3,492 \$1,835	9752 \$79 \$3,135 \$1,191 \$3,261 \$5 + Medicare Primary \$752 \$2,679 \$1,018
EE only EE + Spouse EE + Children Family Deluxe 1000 copay EE only EE + Spouse EE + Children	\$399 \$1,092 \$868 \$1,344 19 - 29 \$341 \$934 \$742	\$486 \$1,202 \$967 \$1,551 30 - 39 \$415 \$1,027 \$826	\$677 \$1,387 \$1,043 \$1,775 40 - 49 \$579 \$1,186 \$892	\$923 \$1,895 \$1,245 \$2,103 50 - 54 \$789 \$1,620 \$1,064	\$1,141 \$2,365 \$1,458 \$2,578 55 - 59 \$976 \$2,021 \$1,246	\$1,491 \$2,971 \$1,797 \$3,239 60 - 64 \$1,274 \$2,539 \$1,536	Primary \$1,830 \$4,085 \$2,146 \$4,211 65 + Plan Primary \$1,564 \$3,492 \$1,835 \$3,599	\$879 \$3,135 \$1,191 \$3,261 65 + Medicare Primary \$752 \$2,679 \$1,018 \$2,787
EE only EE + Spouse EE + Children Family Deluxe 1000 copay EE only EE + Spouse EE + Children Family Deluxe 2000 copay EE only	\$399 \$1,092 \$868 \$1,344 19 - 29 \$341 \$934 \$742 \$1,148	\$486 \$1,202 \$967 \$1,551 30 - 39 \$415 \$1,027 \$826 \$1,326	\$677 \$1,387 \$1,043 \$1,775 40 - 49 \$579 \$1,186 \$892 \$1,517	\$923 \$1,895 \$1,245 \$2,103 50 - 54 \$789 \$1,620 \$1,064 \$1,797	\$1,141 \$2,365 \$1,458 \$2,578 55 - 59 \$976 \$2,021 \$1,246 \$2,203	\$1,491 \$2,971 \$1,797 \$3,239 60 - 64 \$1,274 \$2,539 \$1,536 \$2,768	Primary \$1,830 \$4,085 \$2,146 \$4,211 65 + Plan Primary \$1,564 \$3,492 \$1,835 \$3,599	\$879 \$3,135 \$1,191 \$3,261 65 + Medicare Primary \$752 \$2,679 \$1,018 \$2,787
EE only EE + Spouse EE + Children Family Deluxe 1000 copay EE only EE + Spouse EE + Children Family Deluxe 2000 copay	\$399 \$1,092 \$868 \$1,344 19 - 29 \$341 \$934 \$742 \$1,148	\$486 \$1,202 \$967 \$1,551 30 - 39 \$415 \$1,027 \$826 \$1,326	\$677 \$1,387 \$1,043 \$1,775 40 - 49 \$579 \$1,186 \$892 \$1,517	\$923 \$1,895 \$1,245 \$2,103 50 - 54 \$789 \$1,620 \$1,064 \$1,797	\$1,141 \$2,365 \$1,458 \$2,578 55 - 59 \$976 \$2,021 \$1,246 \$2,203	\$1,491 \$2,971 \$1,797 \$3,239 60 - 64 \$1,274 \$2,539 \$1,536 \$2,768	Primary \$1,830 \$4,085 \$2,146 \$4,211 65 + Plan Primary \$1,564 \$3,492 \$1,835 \$3,599 65 + Plan Primary	\$879 \$3,135 \$1,191 \$3,261 65 + Medicare Primary \$752 \$2,679 \$1,018 \$2,787 65 + Medicare Primary
EE only EE + Spouse EE + Children Family Deluxe 1000 copay EE only EE + Spouse EE + Children Family Deluxe 2000 copay EE only	\$399 \$1,092 \$868 \$1,344 19 - 29 \$341 \$934 \$742 \$1,148	\$486 \$1,202 \$967 \$1,551 30 - 39 \$415 \$1,027 \$826 \$1,326	\$677 \$1,387 \$1,043 \$1,775 40 - 49 \$579 \$1,186 \$892 \$1,517	\$923 \$1,895 \$1,245 \$2,103 50 - 54 \$789 \$1,620 \$1,064 \$1,797	\$1,141 \$2,365 \$1,458 \$2,578 \$55 - 59 \$976 \$2,021 \$1,246 \$2,203	\$1,491 \$2,971 \$1,797 \$3,239 60 - 64 \$1,274 \$2,539 \$1,536 \$2,768	Primary \$1,830 \$4,085 \$2,146 \$4,211 65 + Plan Primary \$1,564 \$3,492 \$1,835 \$3,599 65 + Plan Primary \$1,289	97 \$879 \$3,135 \$1,191 \$3,261 \$65 + Medicare Primary \$752 \$2,679 \$1,018 \$2,787 \$65 + Medicare Primary \$620
EE only EE + Spouse EE + Children Family Deluxe 1000 copay EE only EE + Spouse EE + Children Family Deluxe 2000 copay EE only EE only	\$399 \$1,092 \$868 \$1,344 19 - 29 \$341 \$934 \$742 \$1,148 19 - 29 \$281 \$770	\$486 \$1,202 \$967 \$1,551 30 - 39 \$415 \$1,027 \$826 \$1,326	\$677 \$1,387 \$1,043 \$1,775 40 - 49 \$579 \$1,186 \$892 \$1,517 40 - 49 \$477 \$978	\$923 \$1,895 \$1,245 \$2,103 50 - 54 \$789 \$1,620 \$1,064 \$1,797 50 - 54 \$650 \$1,335	\$1,141 \$2,365 \$1,458 \$2,578 55 - 59 \$976 \$2,021 \$1,246 \$2,203 55 - 59 \$804 \$1,666	\$1,491 \$2,971 \$1,797 \$3,239 60 - 64 \$1,274 \$2,539 \$1,536 \$2,768 60 - 64 \$1,051 \$2,094	Primary \$1,830 \$4,085 \$2,146 \$4,211 65 + Plan Primary \$1,564 \$3,492 \$1,835 \$3,599 65 + Plan Primary \$1,289 \$2,879	879 \$3,135 \$1,191 \$3,261 65 + Medicare Primary \$752 \$2,679 \$1,018 \$2,787 65 + Medicare Primary \$620 \$2,209

Small Employer - Monthly Premium Rates (For annual rates multiply by 12)

Rating Area: Area 1

Service area: County: San Diego, Imperial

3 digit zip: Los Angeles 3 digit zips: 906, 907, 908, 910, 911, 912, 915, 917, 918, 935

Effective date **3/1/2011** RAF 1.00

Maria							65 + Plan	65 + Medicare
Deluxe 3000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$254	\$310	\$432	\$588	\$728	\$950	\$1,166	\$561
EE + Spouse	\$696	\$766	\$884	\$1,208	\$1,508	\$1,894	\$2,604	\$1,998
EE + Children	\$554	\$616	\$665	\$794	\$930	\$1,145	\$1,368	\$759
Family	\$856	\$989	\$1,132	\$1,340	\$1,643	\$2,065	\$2,684	\$2,079
							65 + Plan	65 + Medicare
Deluxe 4000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$222	\$271	\$378	\$515	\$637	\$832	\$1,021	\$491
EE + Spouse	\$609	\$670	\$774	\$1,057	\$1,319	\$1,658	\$2,279	\$1,749
EE + Children	\$484	\$539	\$582	\$695	\$814	\$1,002	\$1,197	\$664
Family	\$750	\$865	\$990	\$1,173	\$1,438	\$1,807	\$2,349	\$1,819
	_						65 + Plan	65 + Medicare
Classic 2200	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$256	\$312	\$434	\$592	\$732	\$956	\$1,173	\$564
EE + Spouse	\$700	\$770	\$889	\$1,215	\$1,516	\$1,905	\$2,619	\$2,010
EE + Children	\$557	\$620	\$669	\$798	\$935	\$1,152	\$1,376	\$763
Family	\$861	\$995	\$1,138	\$1,348	\$1,653	\$2,077	\$2,700	\$2,091
							65 + Plan	65 + Medicare
Classic 3500	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$183	\$223	\$310	\$423	\$523	\$683	\$838	\$403
EE + Spouse	\$500	\$550	\$635	\$868	\$1,083	\$1,361	\$1,871	\$1,436
EE + Children	\$398	\$443	\$478	\$570	\$668	\$823	\$983	\$545
Family	\$615	\$710	\$813	\$963	\$1,181	\$1,483	\$1,928	\$1,493
							GE / Dlow	CE Madiana
Classic 5000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	65 + Plan Primary	65 + Medicare Primary
EE only	\$162	\$197	\$275	\$374	\$463	\$605	\$742	\$357
EE + Spouse	\$443	\$487	\$563	\$769	\$959	\$005 \$1,205	\$1,657	\$35 <i>1</i> \$1,272
EE + Children	\$352	\$392	\$423	\$505	\$592	\$1,205 \$729	\$1,657 \$871	\$483
Family	\$545	\$629	\$720	\$853	\$1,046	\$1,314	\$1,708	\$1,323
							65 + Plan	65 + Medicare
HSA 3000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$176	\$214	\$298	\$407	\$503	\$657	\$806	\$387
EE + Spouse	\$481	\$529	\$611	\$835	\$1,042	\$1,309	\$1,800	\$1,381
EE + Children	\$383	\$426	\$460	\$549	\$642	\$792	\$946	\$525
Family	\$592	\$683	\$782	\$926	\$1,136	\$1,427	\$1,855	\$1,436
SCHI-SMGRP-SDI330								

Small Employer - Monthly Premium Rates (For annual rates multiply by 12)

Rating Area:

Area 1

Service area:

County:

ty: San Diego, Imperial

3 digit zip:

Los Angeles 3 digit zips: 906, 907, 908, 910, 911, 912, 915, 917, 918, 935

Effective date

3/1/2011

RAF

	_						65 + Plan	65 + Medicare
HSA 4000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$161	\$196	\$273	\$372	\$461	\$602	\$738	\$355
EE + Spouse	\$441	\$485	\$560	\$765	\$954	\$1,199	\$1,648	\$1,265
EE + Children	\$350	\$390	\$421	\$502	\$588	\$725	\$866	\$480
Family	\$542	\$626	\$716	\$848	\$1,040	\$1,307	\$1,699	\$1,315
							65 + Plan	65 + Medicare
HSA 5000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$150	\$182	\$254	\$346	\$428	\$559	\$686	\$330
EE + Spouse	\$410	\$451	\$520	\$711	\$887	\$1,114	\$1,532	\$1,176
EE + Children	\$326	\$363	\$391	\$467	\$547	\$674	\$805	\$447
Family	\$504	\$582	\$666	\$789	\$967	\$1,215	\$1,580	\$1,223
							65 + Plan	65 + Medicare
HRA 5000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$144	\$176	\$245	\$334	\$413	\$540	\$662	\$318
EE + Spouse	\$395	\$435	\$502	\$686	\$856	\$1,076	\$1,479	\$1,135
EE + Children	\$314	\$350	\$378	\$451	\$528	\$650	\$777	\$431
Family	\$486	\$562	\$643	\$761	\$933	\$1,172	\$1,524	\$1,180
							65 + Plan	65 + Medicare
Select 8000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$129	\$157	\$219	\$298	\$368	\$481	\$591	\$284
EE + Spouse	\$353	\$388	\$448	\$612	\$763	\$959	\$1,319	\$1,012
EE + Children	\$280	\$312	\$337	\$402	\$471	\$580	\$693	\$384
Family	\$434	\$501	\$573	\$679	\$832	\$1,045	\$1,359	\$1,052
							65 + Plan	65 + Medicare
Select 10000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$124	\$152	\$211	\$288	\$356	\$465	\$571	\$274
EE + Spouse	\$341	\$375	\$433	\$591	\$738	\$927	\$1,274	\$978
EE + Children	\$271	\$301	\$325	\$388	\$455	\$560	\$669	\$371
Family	\$419	\$484	\$554	\$656	\$804	\$1,010	\$1,313	\$1,017
SCHI-SMGRP-SDI330								

Small Employer - Monthly Premium Rates (For annual rates multiply by 12)

Rating Area: Area 2

Service area: County: Inyo, Orange, Riverside, San Bernardino, San Luis Obispo, Santa Barbara, Ventura

3 digit zip: Los Angeles county 3 digit: 900, 901, 902, 903, 904, 905, 913, 914, 916

Effective date **3/1/2011**RAF 1.00

							65 + Plan	65 + Medicare
No Deductible 3.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$343	\$419	\$583	\$795	\$983	\$1,284	\$1,576	\$757
EE + Spouse	\$941	\$1,035	\$1,195	\$1,633	\$2,037	\$2,559	\$3,519	\$2,701
EE + Children	\$748	\$833	\$899	\$1,073	\$1,256	\$1,548	\$1,849	\$1,026
Family	\$1,157	\$1,336	\$1,529	\$1,811	\$2,221	\$2,790	\$3,627	\$2,809
122310	_						65 + Plan	65 + Medicare
No Deductible 6.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$310	\$377	\$526	\$717	\$886	\$1,158	\$1,420	\$683
EE + Spouse	\$848	\$933	\$1,077	\$1,471	\$1,836	\$2,307	\$3,172	\$2,434
EE + Children	\$674	\$751	\$810	\$967	\$1,132	\$1,395	\$1,666	\$924
Family	\$1,043	\$1,204	\$1,378	\$1,633	\$2,001	\$2,514	\$3,269	\$2,531
							65 + Plan	65 + Medicare
No Deductible 9.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$284	\$347	\$483	\$658	\$814	\$1,063	\$1,305	\$627
EE + Spouse	\$779	\$857	\$989	\$1,352	\$1,686	\$2,119	\$2,913	\$2,236
EE + Children	\$619	\$689	\$744	\$888	\$1,040	\$1,281	\$1,531	\$849
Family	\$958	\$1,106	\$1,266	\$1,500	\$1,838	\$2,310	\$3,003	\$2,325
							65 + Plan	65 + Medicare
Deluxe 500 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$399	\$486	\$677	\$923	\$1,141	\$1,491	\$1,830	\$879
EE + Spouse	\$1,092	\$1,202	\$1,387	\$1,895	\$2,365	\$2,971	\$4,085	\$3,135
EE + Children	\$868	\$967	\$1,043	\$1,245	\$1,458	\$1,797	\$2,146	\$1,191
Family	\$1,344	\$1,551	\$1,775	\$2,103	\$2,578	\$3,239	\$4,211	\$3,261
							65 + Plan	65 + Medicare
Deluxe 1000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$341	\$415	\$579	\$789	\$976	\$1,274	\$1,564	\$752
EE + Spouse	\$934	\$1,027	\$1,186	\$1,620	\$2,021	\$2,539	\$3,492	\$2,679
EE + Children	\$742	\$826	\$892	\$1,064	\$1,246	\$1,536	\$1,835	\$1,018
Family	\$1,148	\$1,326	\$1,517	\$1,797	\$2,203	\$2,768	\$3,599	\$2,787
							65 + Plan	65 + Medicare
Deluxe 2000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$281	\$343	\$477	\$650	\$804	\$1,051	\$1,289	\$620
EE + Spouse	\$770	\$847	\$978	\$1,335	\$1,666	\$2,094	\$2,879	\$2,209
EE + Children	\$612	\$681	\$735	\$877	\$1,028	\$1,266	\$1,513	\$839
	**	+	Ψ, σο		φ.,οο	Ψ1,=00	Ψ.,σ.σ	Ψοσο
Family	\$947	\$1,093	\$1,251	\$1,482	\$1,817	\$2,282	\$2,967	\$2,298

Small Employer - Monthly Premium Rates (For annual rates multiply by 12)

Rating Area:

Area 2

Service area:

County:

Inyo, Orange, Riverside, San Bernardino, San Luis Obispo, Santa Barbara, Ventura

3 digit zip:

Los Angeles county 3 digit: 900, 901, 902, 903, 904, 905, 913, 914, 916

Effective date

3/1/2011

RAF

1.00

							65 + Plan	65 + Medicare
Deluxe 3000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$254	\$310	\$432	\$588	\$728	\$950	\$1,166	\$561
EE + Spouse	\$696	\$766	\$884	\$1,208	\$1,508	\$1,894	\$2,604	\$1,998
EE + Children	\$554	\$616	\$665	\$794	\$930	\$1,145	\$1,368	\$759
Family	\$856	\$989	\$1,132	\$1,340	\$1,643	\$2,065	\$2,684	\$2,079
							65 + Plan	65 + Medicare
Deluxe 4000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$222	\$271	\$378	\$515	\$637	\$832	\$1,021	\$491
EE + Spouse	\$609	\$670	\$774	\$1,057	\$1,319	\$1,658	\$2,279	\$1,749
EE + Children	\$484	\$539	\$582	\$695	\$814	\$1,002	\$1,197	\$664
Family	\$750	\$865	\$990	\$1,173	\$1,438	\$1,807	\$2,349	\$1,819
							65 + Plan	65 + Medicare
Classic 2200	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$256	\$312	\$434	\$592	\$732	\$956	\$1,173	\$564
EE + Spouse	\$700	\$770	\$889	\$1,215	\$1,516	\$1,905	\$2,619	\$2,010
EE + Children	\$557	\$620	\$669	\$798	\$935	\$1,152	\$1,376	\$763
Family	\$861	\$995	\$1,138	\$1,348	\$1,653	\$2,077	\$2,700	\$2,091
							65 + Plan	65 + Medicare
Classic 3500	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$183	\$223	\$310	\$423	\$523	\$683	\$838	\$403
EE + Spouse	\$500	\$550	\$635	\$868	\$1,083	\$1,361	\$1,871	\$1,436
EE + Children	\$398	\$443	\$478	\$570	\$668	\$823	\$983	\$545
Family	\$615	\$710	\$813	\$963	\$1,181	\$1,483	\$1,928	\$1,493
							65 + Dlan	65 + Modicaro
Classic 5000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	65 + Plan	65 + Medicare
Classic 5000	19 - 29 \$162	30 - 39 \$197	40 - 49 \$275	50 - 54 \$374	55 - 59 \$463	60 - 64 \$605	Primary	Primary
EE only	\$162	\$197	\$275	\$374	\$463	\$605	Primary \$742	Primary \$357
EE only EE + Spouse	\$162 \$443	\$197 \$487	\$275 \$563	\$37 4 \$769	\$463 \$959	\$605 \$1,205	Primary \$742 \$1,657	Primary \$357 \$1,272
EE only EE + Spouse EE + Children	\$162 \$443 \$352	\$197 \$487 \$392	\$275 \$563 \$423	\$374 \$769 \$505	\$463 \$959 \$592	\$605 \$1,205 \$729	9742 \$1,657 \$871	Primary \$357 \$1,272 \$483
EE only EE + Spouse	\$162 \$443	\$197 \$487	\$275 \$563	\$37 4 \$769	\$463 \$959	\$605 \$1,205	9742 \$1,657 \$871 \$1,708	Primary \$357 \$1,272 \$483 \$1,323
EE only EE + Spouse EE + Children Family	\$162 \$443 \$352 \$545	\$197 \$487 \$392 \$629	\$275 \$563 \$423 \$720	\$374 \$769 \$505 \$853	\$463 \$959 \$592 \$1,046	\$605 \$1,205 \$729 \$1,314	\$742 \$1,657 \$871 \$1,708	\$357 \$1,272 \$483 \$1,323 65 + Medicare
EE only EE + Spouse EE + Children Family HSA 3000	\$162 \$443 \$352 \$545	\$197 \$487 \$392 \$629	\$275 \$563 \$423 \$720	\$374 \$769 \$505 \$853	\$463 \$959 \$592 \$1,046	\$605 \$1,205 \$729 \$1,314	9742 \$1,657 \$871 \$1,708 65 + Plan Primary	\$357 \$1,272 \$483 \$1,323 65 + Medicare Primary
EE only EE + Spouse EE + Children Family HSA 3000 EE only	\$162 \$443 \$352 \$545 19 - 29 \$176	\$197 \$487 \$392 \$629 30 - 39 \$214	\$275 \$563 \$423 \$720 40 - 49 \$298	\$374 \$769 \$505 \$853 50 - 54 \$407	\$463 \$959 \$592 \$1,046 55 - 59	\$605 \$1,205 \$729 \$1,314 60 - 64 \$657	\$742 \$1,657 \$871 \$1,708 65 + Plan Primary \$806	\$357 \$1,272 \$483 \$1,323 65 + Medicare Primary \$387
EE only EE + Spouse EE + Children Family HSA 3000 EE only EE + Spouse	\$162 \$443 \$352 \$545 19 - 29 \$176 \$481	\$197 \$487 \$392 \$629 30 - 39 \$214 \$529	\$275 \$563 \$423 \$720 40 - 49 \$298 \$611	\$374 \$769 \$505 \$853 50 - 54 \$407 \$835	\$463 \$959 \$592 \$1,046 55 - 59 \$503 \$1,042	\$605 \$1,205 \$729 \$1,314 60 - 64 \$657 \$1,309	\$742 \$1,657 \$871 \$1,708 65 + Plan Primary \$806 \$1,800	\$357 \$1,272 \$483 \$1,323 65 + Medicare Primary \$387 \$1,381
EE only EE + Spouse EE + Children Family HSA 3000 EE only	\$162 \$443 \$352 \$545 19 - 29 \$176	\$197 \$487 \$392 \$629 30 - 39 \$214	\$275 \$563 \$423 \$720 40 - 49 \$298	\$374 \$769 \$505 \$853 50 - 54 \$407	\$463 \$959 \$592 \$1,046 55 - 59	\$605 \$1,205 \$729 \$1,314 60 - 64 \$657	\$742 \$1,657 \$871 \$1,708 65 + Plan Primary \$806	\$357 \$1,272 \$483 \$1,323 65 + Medicare Primary \$387

6/29/2011 Current Rates

Small Employer - Monthly Premium Rates (For annual rates multiply by 12)

Rating Area: Area 2

Service area: County: Inyo, Orange, Riverside, San Bernardino, San Luis Obispo, Santa Barbara, Ventura

3 digit zip: Los Angeles county 3 digit: 900, 901, 902, 903, 904, 905, 913, 914, 916

Effective date **3/1/2011** RAF 1.00

							65 + Plan	65 + Medicare
HSA 4000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$161	\$196	\$273	\$372	\$461	\$602	\$738	\$355
EE + Spouse	\$441	\$485	\$560	\$765	\$954	\$1,199	\$1,648	\$1,265
EE + Children	\$350	\$390	\$421	\$502	\$588	\$725	\$866	\$480
Family	\$542	\$626	\$716	\$848	\$1,040	\$1,307	\$1,699	\$1,315
							65 + Plan	65 + Medicare
HSA 5000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$150	\$182	\$254	\$346	\$428	\$559	\$686	\$330
EE + Spouse	\$410	\$451	\$520	\$711	\$887	\$1,114	\$1,532	\$1,176
EE + Children	\$326	\$363	\$391	\$467	\$547	\$674	\$805	\$447
Family	\$504	\$582	\$666	\$789	\$967	\$1,215	\$1,580	\$1,223
							65 + Plan	65 + Medicare
HRA 5000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$144	\$176	\$245	\$334	\$413	\$540	\$662	\$318
EE + Spouse	\$395	\$435	\$502	\$686	\$856	\$1,076	\$1,479	\$1,135
EE + Children	\$314	\$350	\$378	\$451	\$528	\$650	\$777	\$431
Family	\$486	\$562	\$643	\$761	\$933	\$1,172	\$1,524	\$1,180
							65 + Plan	65 + Medicare
Select 8000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$ 129	\$157	\$219	\$298	\$368	\$481	\$591	\$284
EE + Spouse	\$353	\$388	\$448	\$612	\$763	\$959	\$1,319	\$1,012
EE + Children	\$280	\$312	\$337	\$402	\$471	\$580	\$693	\$384
Family	\$434	\$501	\$573	\$679	\$832	\$1,045	\$1,359	\$1,052
Select 10000	1 10 20	20, 20	40 40	50 54	55 50		65 + Plan	65 + Medicare
	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE + Spause	\$124	\$152	\$211	\$288	\$356	\$465	\$571	\$274
EE + Spouse	\$341	\$375	\$433	\$591	\$738	\$927	\$1,274	\$978
EE + Children	\$271	\$301	\$325	\$388	\$455	\$560	\$669	\$371
Family	\$419	\$484	\$554	\$656	\$804	\$1,010	\$1,313	\$1,017
SCHI-SMGRP-IOR330								

SeeChange Health Insurance Company
Small Employer - Monthly Premium Rates (For annual rates multiply by 12)

Rating Area: Area 3

Service area: County: Santa Clara, Santa Cruz

3 digit zip:

Effective date 3/1/2011 RAF 1.00

							65 + Plan	65 + Medicare
No Deductible 3.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$310	\$378	\$527	\$718	\$888	\$1,160	\$1,423	\$684
EE + Spouse	\$850	\$934	\$1,079	\$1,474	\$1,839	\$2,311	\$3,177	\$2,438
EE + Children	\$675	\$752	\$811	\$968	\$1,134	\$1,397	\$1,669	\$926
Family	\$1,045	\$1,206	\$1,380	\$1,635	\$2,005	\$2,519	\$3,275	\$2,536
No Deductible 6.0	19 - 29	30 - 39	40 - 49	50 - 54	55 50	60 - 64	65 + Plan	65 + Medicare
EE only	\$275	\$335			55 - 59		Primary	Primary
EE + Spouse	\$753		\$467 \$057	\$637	\$787	\$1,029	\$1,262	\$607
EE + Children		\$829	\$957	\$1,307	\$1,631	\$2,050	\$2,818	\$2,163
	\$599	\$667	\$720	\$859	\$1,006	\$1,240	\$1,481	\$821
Family	\$927	\$1,070	\$1,224	\$1,450	\$1,778	\$2,234	\$2,905	\$2,249
							65 + Plan	65 + Medicare
No Deductible 9.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$253	\$309	\$431	\$587	\$726	\$948	\$1,163	\$559
EE + Spouse	\$694	\$764	\$882	\$1,205	\$1,503	\$1,889	\$2,597	\$1,993
EE + Children	\$552	\$615	\$663	\$792	\$927	\$1,142	\$1,364	\$757
Family	\$854	\$986	\$1,128	\$1,337	\$1,639	\$2,059	\$2,677	\$2,073
Deliver FOO en en	4000	00 00	10 10	** • • • • • • • • • • • • • • • • • •			65 + Plan	65 + Medicare
Deluxe 500 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$368	\$449	\$626	\$852	\$1,054	\$1,377	\$1,689	\$812
EE + Spouse	\$1,009	\$1,109	\$1,281	\$1,750	\$2,183	\$2,743	\$3,772	\$2,894
EE + Children	\$801	\$893	\$963	\$1,149	\$1,346	\$1,658	\$1,981	\$1,099
Family	\$1,241	\$1,432	\$1,638	\$1,941	\$2,380	\$2,990	\$3,888	\$3,011
							65 + Plan	65 + Medicare
Deluxe 1000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$307	\$375	\$522	\$712	\$880	\$1,150	\$1,410	\$678
EE + Spouse	\$842	\$926	\$1,069	\$1,461	\$1,823	\$2,290	\$3,149	\$2,416
EE + Children	\$669	\$745	\$804	\$959	\$1,124	\$1,385	\$1,654	\$918
Family	\$1,036	\$1,195	\$1,368	\$1,620	\$1,987	\$2,497	\$3,246	\$2,513
Deluxe 2000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	65 + Plan Primary	65 + Medicare Primary
EE only	\$247	\$301	\$420	\$573	\$708	\$925	\$1,135	\$545
EE + Spouse	\$678	\$745	\$860	\$1,175	\$1,466	\$1,843	\$2,533	\$1,944
EE + Children	\$538	\$600	\$647	\$772	\$904	\$1,114	\$1,331	\$738
Family	\$833	\$962	\$1,100	\$1,304	\$1,599	\$2,009	\$2,611	\$2,022

6/29/2011 **Current Rates**

Small Employer - Monthly Premium Rates (For annual rates multiply by 12)

Rating Area:

Area 3

Service area:

County:

y: Santa Clara, Santa Cruz

3 digit zip:

Effective date

3/1/2011

RAF

	•						65 + Plan	65 + Medicare
Deluxe 3000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$199	\$243	\$339	\$462	\$571	\$746	\$916	\$440
EE + Spouse	\$547	\$601	\$694	\$948	\$1,183	\$1,487	\$2,044	\$1,569
EE + Children	\$434	\$484	\$522	\$623	\$730	\$899	\$1,074	\$596
Family	\$672	\$776	\$888	\$1,052	\$1,290	\$1,621	\$2,107	\$1,632
							65 + Plan	65 + Medicare
Deluxe 4000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$175	\$213	\$297	\$404	\$500	\$653	\$801	\$385
EE + Spouse	\$479	\$526	\$608	\$830	\$1,036	\$1,301	\$1,789	\$1,373
EE + Children	\$380	\$424	\$457	\$545	\$639	\$787	\$940	\$521
Family	\$589	\$679	\$777	\$921	\$1,129	\$1,419	\$1,844	\$1,428
							65 + Plan	65 + Medicare
Classic 2200	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$201	\$245	\$341	\$465	\$575	\$751	\$921	\$443
EE + Spouse	\$550	\$605	\$698	\$954	\$1,190	\$1,496	\$2,056	\$1,578
EE + Children	\$437	\$487	\$525	\$627	\$734	\$904	\$1,080	\$599
Family	\$676	\$781	\$893	\$1,058	\$1,298	\$1,630	\$2,120	\$1,641
							65 + Plan	65 + Medicare
Classic 3500	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$143	\$175	\$243	\$332	\$410	\$536	\$658	\$316
EE + Spouse	\$393	\$432	\$499	\$681	\$850	\$1,068	\$1,469	\$1,127
EE + Children	\$312	\$348	\$375	\$448	\$524	\$646	\$772	\$428
Family	\$483	\$558	\$638	\$756	\$927	\$1,164	\$1,514	\$1,172
							OF , Dia-	65 + Medicare
Classic 5000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	65 + Plan	
EE only	\$127	\$155	\$216	\$294	\$364	\$475	Primary	Primary
EE + Spouse	\$348	\$383	\$442	\$604	\$753	\$946	\$583	\$280
EE + Children	\$277	\$308	\$332	\$397	\$753 \$464	\$572	\$1,301 \$694	\$998
Family	\$428	\$494	\$565	\$670	\$821		\$684 \$1.241	\$379 \$1,038
	Ψ.20	Ψ10 1	Ψ000	Ψ070	Ψ021	\$1,031	\$1,341	\$1,030
HSA 3000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	65 + Plan Primary	65 + Medicare Primary
EE only	\$138	\$168	\$234	\$319	\$395	\$516	\$633	\$304
EE + Spouse	\$378	\$416	\$480	\$655	\$818	\$1,028	\$1,413	\$1,084
EE + Children	\$300	\$334	\$361	\$431	\$504	\$621	\$742	\$412
Family	\$465	\$536	\$614	\$727	\$892	\$1,120	\$1,456	\$1,128
SCHI-SMGRP-SCSC330								

Small Employer - Monthly Premium Rates (For annual rates multiply by 12)

Rating Area:

Area 3

Service area:

County:

Santa Clara, Santa Cruz

3 digit zip:

Effective date

3/1/2011

RAF

	_						65 + Plan	65 + Medicare
HSA 4000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$126	\$154	\$215	\$292	\$362	\$472	\$580	\$279
EE + Spouse	\$346	\$381	\$439	\$600	\$749	\$941	\$1,294	\$993
EE + Children	\$275	\$306	\$330	\$394	\$462	\$569	\$680	\$377
Family	\$426	\$491	\$562	\$666	\$817	\$1,026	\$1,334	\$1,033
	_						65 + Plan	65 + Medicare
HSA 5000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$117	\$143	\$199	\$272	\$336	\$439	\$539	\$259
EE + Spouse	\$322	\$354	\$409	\$558	\$696	\$875	\$1,203	\$923
EE + Children	\$256	\$285	\$307	\$367	\$429	\$529	\$632	\$351
Family	\$396	\$457	\$523	\$619	\$759	\$954	\$1,240	\$960
							65 + Plan	65 + Medicare
HRA 5000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$119	\$145	\$202	\$275	\$341	\$445	\$546	\$262
EE + Spouse	\$326	\$359	\$414	\$566	\$706	\$887	\$1,219	\$936
EE + Children	\$259	\$288	\$311	\$372	\$435	\$536	\$641	\$355
Family	\$401	\$463	\$530	\$627	\$769	\$967	\$1,257	\$973
							65 + Plan	65 + Medicare
Select 8000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$101	\$123	\$172	\$234	\$289	\$378	\$464	\$223
EE + Spouse	\$277	\$304	\$352	\$480	\$599	\$753	\$1,035	\$794
EE + Children	\$220	\$245	\$264	\$316	\$370	\$455	\$544	\$302
Family	\$340	\$393	\$450	\$533	\$653	\$821	\$1,067	\$826
							65 + Plan	65 + Medicare
Select 10000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$98	\$119	\$166	\$226	\$279	\$365	\$448	\$215
EE + Spouse	\$267	\$294	\$340	\$464	\$579	\$727	\$1,000	\$768
EE + Children	\$213	\$237	\$255	\$305	\$357	\$440	\$526	\$292
Family	\$329	\$380	\$435	\$515	\$631	\$793	\$1,031	\$798
SCHI-SMGRP-SCSC330							. ,	,

Small Employer - Monthly Premium Rates (For annual rates multiply by 12)

Rating Area:

Area 4

Service area:

:

County: Fresno, Kern, Kings, Madera, Mariposa, Mendocino, Merced, Mono, Tulare

3 digit zip:

Effective date

3/1/2011

RAF 1.00

							65 + Plan	65 + Medicare
No Deductible 3.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$248	\$302	\$421	\$574	\$710	\$927	\$1,138	\$547
EE + Spouse	\$679	\$747	\$863	\$1,179	\$1,471	\$1,848	\$2,541	\$1,950
EE + Children	\$540	\$601	\$649	\$775	\$907	\$1,118	\$1,335	\$741
Family	\$836	\$965	\$1,104	\$1,308	\$1,604	\$2,015	\$2,619	\$2,028
Processing 1997	•						65 + Plan	65 + Medicare
No Deductible 6.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$233	\$284	\$396	\$539	\$667	\$871	\$1,070	\$514
EE + Spouse	\$638	\$702	\$811	\$1,108	\$1,383	\$1,737	\$2,388	\$1,833
EE + Children	\$508	\$565	\$610	\$728	\$852	\$1,051	\$1,255	\$696
Family	\$786	\$907	\$1,038	\$1,229	\$1,508	\$1,894	\$2,461	\$1,906
	_						65 + Plan	65 + Medicare
No Deductible 9.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$227	\$277	\$386	\$527	\$651	\$850	\$1,044	\$502
EE + Spouse	\$623	\$685	\$792	\$1,081	\$1,349	\$1,695	\$2,331	\$1,789
EE + Children	\$495	\$551	\$595	\$711	\$832	\$1,026	\$1,225	\$680
Family	\$767	\$885	\$1,013	\$1,200	\$1,471	\$1,848	\$2,402	\$1,860
							65 + Plan	65 + Medicare
Deluxe 500 copay	40.00	20 20	40 40	50 - 54	55 - 59	60 - 64	Primary	Primary
Louis out copay	19 - 29	30 - 39	40 - 49	30 - 34	00 - 00	00 01	riillaiy	rillialy
EE only	\$298	\$363	\$507	\$691	\$854	\$1,116	\$1,369	\$658
	<u> </u>							
EE only	\$298	\$363	\$507	\$691	\$854	\$1,116	\$1,369	\$658
EE only EE + Spouse	\$298 \$817	\$363 \$899	\$507 \$1,039	\$691 \$1,419	\$854 \$1,770	\$1,116 \$2,224	\$1,369 \$3,058	\$658 \$2,347
EE only EE + Spouse EE + Children	\$298 \$817 \$650	\$363 \$899 \$723	\$507 \$1,039 \$781	\$691 \$1,419 \$933	\$854 \$1,770 \$1,091	\$1,116 \$2,224 \$1,345	\$1,369 \$3,058 \$1,606	\$658 \$2,347 \$892
EE only EE + Spouse EE + Children	\$298 \$817 \$650	\$363 \$899 \$723	\$507 \$1,039 \$781	\$691 \$1,419 \$933	\$854 \$1,770 \$1,091	\$1,116 \$2,224 \$1,345	\$1,369 \$3,058 \$1,606 \$3,152	\$658 \$2,347 \$892 \$2,440
EE only EE + Spouse EE + Children Family	\$298 \$817 \$650 \$1,006	\$363 \$899 \$723 \$1,161	\$507 \$1,039 \$781 \$1,329	\$691 \$1,419 \$933 \$1,574	\$854 \$1,770 \$1,091 \$1,930	\$1,116 \$2,224 \$1,345 \$2,425	\$1,369 \$3,058 \$1,606 \$3,152	\$658 \$2,347 \$892 \$2,440 65 + Medicare
EE only EE + Spouse EE + Children Family Deluxe 1000 copay	\$298 \$817 \$650 \$1,006	\$363 \$899 \$723 \$1,161	\$507 \$1,039 \$781 \$1,329	\$691 \$1,419 \$933 \$1,574	\$854 \$1,770 \$1,091 \$1,930 55 - 59	\$1,116 \$2,224 \$1,345 \$2,425	\$1,369 \$3,058 \$1,606 \$3,152 65 + Plan Primary	\$658 \$2,347 \$892 \$2,440 65 + Medicare Primary
EE only EE + Spouse EE + Children Family Deluxe 1000 copay EE only	\$298 \$817 \$650 \$1,006	\$363 \$899 \$723 \$1,161 30 - 39	\$507 \$1,039 \$781 \$1,329 40 - 49 \$419	\$691 \$1,419 \$933 \$1,574 50 - 54	\$854 \$1,770 \$1,091 \$1,930 55 - 59	\$1,116 \$2,224 \$1,345 \$2,425 60 - 64 \$923	\$1,369 \$3,058 \$1,606 \$3,152 65 + Plan Primary \$1,133	\$658 \$2,347 \$892 \$2,440 65 + Medicare Primary \$544
EE only EE + Spouse EE + Children Family Deluxe 1000 copay EE only EE + Spouse	\$298 \$817 \$650 \$1,006 19 - 29 \$247 \$676	\$363 \$899 \$723 \$1,161 30 - 39 \$301 \$743	\$507 \$1,039 \$781 \$1,329 40 - 49 \$419 \$859	\$691 \$1,419 \$933 \$1,574 50 - 54 \$571 \$1,173	\$854 \$1,770 \$1,091 \$1,930 55 - 59 \$707 \$1,464	\$1,116 \$2,224 \$1,345 \$2,425 60 - 64 \$923 \$1,839	\$1,369 \$3,058 \$1,606 \$3,152 65 + Plan Primary \$1,133 \$2,529	\$658 \$2,347 \$892 \$2,440 65 + Medicare Primary \$544 \$1,941
EE only EE + Spouse EE + Children Family Deluxe 1000 copay EE only EE + Spouse EE + Children	\$298 \$817 \$650 \$1,006 19 - 29 \$247 \$676 \$537	\$363 \$899 \$723 \$1,161 30 - 39 \$301 \$743 \$598	\$507 \$1,039 \$781 \$1,329 40 - 49 \$419 \$859 \$646	\$691 \$1,419 \$933 \$1,574 50 - 54 \$571 \$1,173 \$771	\$854 \$1,770 \$1,091 \$1,930 55 - 59 \$707 \$1,464 \$903	\$1,116 \$2,224 \$1,345 \$2,425 60 - 64 \$923 \$1,839 \$1,113	\$1,369 \$3,058 \$1,606 \$3,152 65 + Plan Primary \$1,133 \$2,529 \$1,329	\$658 \$2,347 \$892 \$2,440 65 + Medicare Primary \$544 \$1,941 \$737
EE only EE + Spouse EE + Children Family Deluxe 1000 copay EE only EE + Spouse EE + Children	\$298 \$817 \$650 \$1,006 19 - 29 \$247 \$676 \$537	\$363 \$899 \$723 \$1,161 30 - 39 \$301 \$743 \$598	\$507 \$1,039 \$781 \$1,329 40 - 49 \$419 \$859 \$646	\$691 \$1,419 \$933 \$1,574 50 - 54 \$571 \$1,173 \$771	\$854 \$1,770 \$1,091 \$1,930 55 - 59 \$707 \$1,464 \$903	\$1,116 \$2,224 \$1,345 \$2,425 60 - 64 \$923 \$1,839 \$1,113	\$1,369 \$3,058 \$1,606 \$3,152 65 + Plan Primary \$1,133 \$2,529 \$1,329 \$2,607	\$658 \$2,347 \$892 \$2,440 65 + Medicare Primary \$544 \$1,941 \$737 \$2,018
EE only EE + Spouse EE + Children Family Deluxe 1000 copay EE only EE + Spouse EE + Children Family	\$298 \$817 \$650 \$1,006 19 - 29 \$247 \$676 \$537 \$832	\$363 \$899 \$723 \$1,161 30 - 39 \$301 \$743 \$598 \$960	\$507 \$1,039 \$781 \$1,329 40 - 49 \$419 \$859 \$646 \$1,099	\$691 \$1,419 \$933 \$1,574 50 - 54 \$571 \$1,173 \$771 \$1,302	\$854 \$1,770 \$1,091 \$1,930 55 - 59 \$707 \$1,464 \$903 \$1,596	\$1,116 \$2,224 \$1,345 \$2,425 60 - 64 \$923 \$1,839 \$1,113 \$2,005	\$1,369 \$3,058 \$1,606 \$3,152 65 + Plan Primary \$1,133 \$2,529 \$1,329 \$2,607	\$658 \$2,347 \$892 \$2,440 65 + Medicare Primary \$544 \$1,941 \$737 \$2,018
EE only EE + Spouse EE + Children Family Deluxe 1000 copay EE only EE + Spouse EE + Children Family Deluxe 2000 copay	\$298 \$817 \$650 \$1,006 19 - 29 \$247 \$676 \$537 \$832	\$363 \$899 \$723 \$1,161 30 - 39 \$301 \$743 \$598 \$960	\$507 \$1,039 \$781 \$1,329 40 - 49 \$419 \$859 \$646 \$1,099	\$691 \$1,419 \$933 \$1,574 50 - 54 \$571 \$1,173 \$771 \$1,302	\$854 \$1,770 \$1,091 \$1,930 55 - 59 \$707 \$1,464 \$903 \$1,596	\$1,116 \$2,224 \$1,345 \$2,425 60 - 64 \$923 \$1,839 \$1,113 \$2,005	\$1,369 \$3,058 \$1,606 \$3,152 65 + Plan Primary \$1,133 \$2,529 \$1,329 \$2,607 65 + Plan Primary	\$658 \$2,347 \$892 \$2,440 65 + Medicare Primary \$544 \$1,941 \$737 \$2,018 65 + Medicare Primary
EE only EE + Spouse EE + Children Family Deluxe 1000 copay EE only EE + Spouse EE + Children Family Deluxe 2000 copay EE only	\$298 \$817 \$650 \$1,006 19 - 29 \$247 \$676 \$537 \$832	\$363 \$899 \$723 \$1,161 30 - 39 \$301 \$743 \$598 \$960 30 - 39 \$271	\$507 \$1,039 \$781 \$1,329 40 - 49 \$419 \$859 \$646 \$1,099	\$691 \$1,419 \$933 \$1,574 50 - 54 \$571 \$1,173 \$771 \$1,302 50 - 54 \$515	\$854 \$1,770 \$1,091 \$1,930 55 - 59 \$707 \$1,464 \$903 \$1,596 55 - 59 \$637	\$1,116 \$2,224 \$1,345 \$2,425 60 - 64 \$923 \$1,839 \$1,113 \$2,005	\$1,369 \$3,058 \$1,606 \$3,152 65 + Plan Primary \$1,133 \$2,529 \$1,329 \$2,607 65 + Plan Primary \$1,022	\$658 \$2,347 \$892 \$2,440 65 + Medicare Primary \$544 \$1,941 \$737 \$2,018 65 + Medicare Primary
EE only EE + Spouse EE + Children Family Deluxe 1000 copay EE only EE + Spouse EE + Children Family Deluxe 2000 copay EE only EE only	\$298 \$817 \$650 \$1,006 19 - 29 \$247 \$676 \$537 \$832 19 - 29 \$223 \$610	\$363 \$899 \$723 \$1,161 30 - 39 \$301 \$743 \$598 \$960 30 - 39 \$271 \$671	\$507 \$1,039 \$781 \$1,329 40 - 49 \$419 \$859 \$646 \$1,099 40 - 49 \$378 \$775	\$691 \$1,419 \$933 \$1,574 50 - 54 \$571 \$1,173 \$771 \$1,302 50 - 54 \$515 \$1,059	\$854 \$1,770 \$1,091 \$1,930 55 - 59 \$707 \$1,464 \$903 \$1,596 55 - 59 \$637 \$1,321	\$1,116 \$2,224 \$1,345 \$2,425 60 - 64 \$923 \$1,839 \$1,113 \$2,005 60 - 64 \$832 \$1,659	\$1,369 \$3,058 \$1,606 \$3,152 65 + Plan Primary \$1,133 \$2,529 \$1,329 \$2,607 65 + Plan Primary \$1,022 \$2,281	\$658 \$2,347 \$892 \$2,440 65 + Medicare Primary \$544 \$1,941 \$737 \$2,018 65 + Medicare Primary \$491 \$1,751

6/29/2011 Current Rates

Small Employer - Monthly Premium Rates (For annual rates multiply by 12)

Rating Area:

Area 4

Service area:

County:

Fresno, Kern, Kings, Madera, Mariposa, Mendocino, Merced, Mono, Tulare

3 digit zip:

Effective date

3/1/2011

RAF

Marie Commission Commi	7						65 + Plan	65 + Medicare
Deluxe 3000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$186	\$226	\$315	\$430	\$532	\$694	\$852	\$410
EE + Spouse	\$50 9	\$560	\$646	\$883	\$1,102	\$1,384	\$1,903	\$1,461
EE + Children	\$405	\$450	\$486	\$581	\$679	\$837	\$1,000	\$555
Family	\$626	\$723	\$827	\$980	\$1,202	\$1,509	\$1,962	\$1,519
garantee and the second	-						65 + Plan	65 + Medicare
Deluxe 4000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$171	\$208	\$290	\$396	\$489	\$639	\$784	\$377
EE + Spouse	\$468	\$515	\$595	\$813	\$1,014	\$1,274	\$1,751	\$1,344
EE + Children	\$372	\$414	\$447	\$534	\$625	\$771	\$920	\$511
Family	\$576	\$665	\$761	\$902	\$1,106	\$1,389	\$1,805	\$1,398
	_						65 + Plan	65 + Medicare
Classic 2200	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$186	\$227	\$317	\$432	\$534	\$697	\$856	\$411
EE + Spouse	\$511	\$562	\$649	\$886	\$1,106	\$1,389	\$1,911	\$1,466
EE + Children	\$406	\$452	\$488	\$583	\$682	\$841	\$1,004	\$557
Family	\$629	\$726	\$830	\$983	\$1,206	\$1,515	\$1,969	\$1,525
							65 + Plan	65 + Medicare
Classic 3500	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$152	\$185	\$259	\$352	\$436	\$569	\$699	\$336
EE + Spouse	\$417	\$459	\$530	\$724	\$903	\$1,135	\$1,560	\$1,197
EE + Children	\$332	\$369	\$399	\$476	\$557	\$686	\$820	\$455
Family	\$513	\$593	\$678	\$803	\$985	\$1,237	\$1,608	\$1,245
							65 + Plan	65 + Medicare
Classic 5000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$135	\$164	\$229	\$312	\$386	\$504	\$618	\$297
EE + Spouse	\$369	\$406	\$469	\$640	\$799	\$1,004	\$1,380	\$1,059
EE + Children	\$293	\$326	\$353	\$421	\$493	\$607	\$7,500 \$725	\$403
Family	\$454	\$524	\$600	\$711	\$871	\$1,095	\$1,423	\$1,102
USA 2000	l 40 00	00.00	10 10				65 + Plan	65 + Medicare
HSA 3000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$146 \$400	\$178	\$248	\$338	\$418	\$546	\$670	\$322
EE + Spouse	\$400	\$440	\$508	\$694	\$866	\$1,088	\$1,497	\$1,148
EE + Children	\$318	\$354	\$382	\$456	\$534	\$658	\$786	\$436
Family SCHI-SMGRP-FKK330	\$492	\$568	\$650	\$770	\$945	\$1,187	\$1,542	\$1,194

Small Employer - Monthly Premium Rates (For annual rates multiply by 12)

Rating Area:

Area 4

Service area:

County:

Fresno, Kern, Kings, Madera, Mariposa, Mendocino, Merced, Mono, Tulare

3 digit zip:

Effective date

3/1/2011

RAF

							65 + Plan	65 + Medicare
HSA 4000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$134	\$163	\$227	\$310	\$383	\$500	\$614	\$295
EE + Spouse	\$366	\$403	\$465	\$636	\$793	\$997	\$1,371	\$1,052
EE + Children	\$291	\$324	\$350	\$418	\$489	\$603	\$720	\$400
Family	\$451	\$520	\$595	\$705	\$865	\$1,087	\$1,413	\$1,094
processor and the second secon	-						65 + Plan	65 + Medicare
HSA 5000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$125	\$152	\$211	\$288	\$357	\$466	\$571	\$275
EE + Spouse	\$341	\$375	\$433	\$592	\$739	\$928	\$1,276	\$979
EE + Children	\$271	\$302	\$326	\$389	\$455	\$561	\$670	\$372
Family	\$420	\$485	\$554	\$657	\$805	\$1,012	\$1,315	\$1,018
	_						65 + Plan	65 + Medicare
HRA 5000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$126	\$154	\$214	\$292	\$361	\$471	\$579	\$278
EE + Spouse	\$345	\$380	\$439	\$600	\$748	\$940	\$1,292	\$992
EE + Children	\$275	\$306	\$330	\$394	\$461	\$569	\$679	\$377
Family	\$425	\$491	\$561	\$665	\$816	\$1,025	\$1,332	\$1,031
							65 + Plan	65 + Medicare
Select 8000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$109	\$133	\$186	\$253	\$313	\$409	\$502	\$241
EE + Spouse	\$299	\$329	\$381	\$520	\$649	\$815	\$1,121	\$860
EE + Children	\$238	\$265	\$286	\$342	\$400	\$493	\$589	\$327
Family	\$369	\$426	\$487	\$577	\$707	\$889	\$1,155	\$894
							65 + Plan	65 + Medicare
Select 10000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$106	\$129	\$180	\$245	\$303	\$396	\$486	\$234
EE + Spouse	\$290	\$319	\$368	\$503	\$628	\$789	\$1,085	\$833
EE + Children	\$231	\$257	\$277	\$331	\$387	\$477	\$570	\$316
Family	\$357	\$412	\$471	\$559	\$685	\$860	\$1,118	\$866
SCHI-SMGRP-FKK330						,	,	+

Small Employer - Monthly Premium Rates (For annual rates multiply by 12)

Rating Area:

Area 5

Service area:

County:

Alameda, Contra Costa, Marin, Napa, Nevada, Placer, Sacramento, San Francisco

Solano, Sonoma, Sutter, Yolo, Yuba

Effective date		3/1/2011	u, Guttor, 7010, 7	aba				
RAF		1.00						
							65 + Plan	65 + Medicare
No Deductible 3.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only							, , , , , , , , , , , , , , , , , , ,	
EE + Spouse								
EE + Children								
Family								
1							65 + Plan	65 + Medicare
No Deductible 6.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only								
EE + Spouse								
EE + Children								
Family								
							65 + Plan	CE Madiana
No Deductible 9.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64		65 + Medicare
EE only	10-20	30 - 39	40 - 49	JU - 34	33 - 39	00 - 04	Primary	Primary
EE + Spouse								
EE + Children								
Family								
,								
							65 + Plan	65 + Medicare
Deluxe 500 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only								
EE + Spouse								
EE + Children								
Family								
D-1 400C	7 40 00	00.00	46				65 + Plan	65 + Medicare
Deluxe 1000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only								
EE + Spouse								
EE + Children								
Family								
							65 + Plan	65 + Medicare
Deluxe 2000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary

EE only

EE + Spouse

EE + Children

Family

SCHI-SMGRP-ACM330

Small Employer - Monthly Premium Rates (For annual rates multiply by 12)

Rating Area:

Area 5

Service area:

County:

Alameda, Contra Costa, Marin, Napa, Nevada, Placer, Sacramento, San Francisco

Solano, Sonoma, Sutter, Yolo, Yuba

Effective date		3/1/2011	, , ,					
RAF		1.00						
							65 + Plan	65 + Medicare
Deluxe 3000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only							Timaly	Trinary
EE + Spouse								
EE + Children								
Family								
,								
							65 + Plan	65 + Medicare
Deluxe 4000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only							·······	Timay
EE + Spouse								
EE + Children								
Family								
•								
							65 + Plan	65 + Medicare
Classic 2200	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only								
EE + Spouse								
EE + Children								
Family								
·								
							65 + Plan	65 + Medicare
Classic 3500	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only								
EE + Spouse								
EE + Children								
Family								
							65 + Plan	65 + Medicare
Classic 5000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only								
EE + Spouse								
EE + Children								
Family								
							65 + Plan	65 + Medicare
HSA 3000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only		***************************************					· · · · · · · · · · · · · · · · · · ·	

EE only

EE + Spouse

EE + Children

SCHI-SMGRP-ACM330

Small Employer - Monthly Premium Rates (For annual rates multiply by 12)

Rating Area:

Area 5

Service area:

County:

Alameda, Contra Costa, Marin, Napa, Nevada, Placer, Sacramento, San Francisco

Solano, Sonoma, Sutter, Yolo, Yuba

Effective date

RAF

3/1/2011

1.00

IVAI		1.00						
							65 + Plan	65 + Medicare
HSA 4000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only						****		
EE + Spouse								
EE + Children								
Family								
HSA 5000	40.00	00 00	4040	50 54	55 50		65 + Plan	65 + Medicare
<u>.</u>	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only								
EE + Spouse								
EE + Children								
Family								
							65 + Plan	65 + Medicare
HRA 5000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only								
EE + Spouse								
EE + Children								
Family								
							65 + Plan	65 + Medicare
Select 8000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only								
EE + Spouse								
EE + Children								
Family								
							CE - DI-	OF (B4-3)
Select 10000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	65 + Plan Primary	65 + Medicare Primary
FF only	············		***************************************					

EE only

EE + Spouse

EE + Children

Family

SCHI-SMGRP-ACM330

Small Employer - Monthly Premium Rates (For annual rates multiply by 12)

Rating Area:

Area 6

Service area:

County:

Calaveras, San Benito, San Joaquin, San Mateo, Stanislaus, Tuolomne

Effective date

3/1/2011

RAF

							65 + Plan	65 + Medicare
No Deductible 3.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$368	\$449	\$625	\$852	\$1,054	\$1,376	\$1,689	\$812
EE + Spouse	\$1,008	\$1,109	\$1,280	\$1,749	\$2,183	\$2,742	\$3,771	\$2,894
EE + Children	\$802	\$892	\$963	\$1,149	\$1,346	\$1,659	\$1,981	\$1,099
Family	\$1,240	\$1,432	\$1,638	\$1,941	\$2,380	\$2,989	\$3,887	\$3,010
	_						65 + Plan	65 + Medicare
No Deductible 6.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$326	\$398	\$554	\$756	\$935	\$1,220	\$1,498	\$720
EE + Spouse	\$894	\$984	\$1,135	\$1,551	\$1,936	\$2,432	\$3,345	\$2,567
EE + Children	\$711	\$791	\$854	\$1,019	\$1,194	\$1,471	\$1,757	\$975
Family	\$1,100	\$1,270	\$1,453	\$1,722	\$2,111	\$2,651	\$3,448	\$2,670
poca son an commence construction and an analysis of the commence of the comme	_						65 + Plan	65 + Medicare
No Deductible 9.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$301	\$367	\$511	\$696	\$862	\$1,125	\$1,381	\$664
EE + Spouse	\$824	\$906	\$1,046	\$1,430	\$1,784	\$2,241	\$3,082	\$2,366
EE + Children	\$656	\$729	\$787	\$939	\$1,100	\$1,356	\$1,619	\$898
Family	\$1,014	\$1,171	\$1,339	\$1,587	\$1,945	\$2,443	\$3,177	\$2,460
							65 + Plan	65 + Medicare
Deluxe 500 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$437	\$533	\$742	\$1,011	\$1,251	\$1,634	\$2,005	\$964
EE + Spouse	\$1,197	\$1,317	\$1,520	\$2,076	\$2,592	\$3,255	\$4,477	\$3,436
EE + Children	\$952	\$1,059	\$1,143	\$1,364	\$1,598	\$1,969	\$2,352	\$1,305
Family	\$1,472	\$1,700	\$1,945	\$2,304	\$2,825	\$3,548	\$4,614	\$3,573
							65 + Plan	65 + Medicare
Deluxe 1000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$365	\$445	\$619	\$844	\$1,045	\$1,364	\$1,674	\$805
EE + Spouse	\$999	\$1,099	\$1,269	\$1,733	\$2,164	\$2,718	\$3,737	\$2,868
EE + Children	\$795	\$884	\$954	\$1,139	\$1,334	\$1,644	\$1,963	\$1,089
Family	\$1,229	\$1,419	\$1,623	\$1,924	\$2,359	\$2,962	\$3,852	\$2,983
							65 + Plan	65 + Medicare
Deluxe 2000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$293	\$358	\$498	\$679	\$840	\$1,097	\$1,347	\$547
EE + Spouse	\$804	\$884	\$1,021	\$1,395	\$1,741	\$2,186	\$3,007	\$2,308
EE + Children	\$639	\$711	\$768	\$916	\$1,073	\$1,323	\$1,580	\$876
Family	\$989	\$1,142	\$1,306	\$1,548	\$1,898	\$2,383	\$3,099	\$2,400
SCHI-SMGRP-CSS330								

Small Employer - Monthly Premium Rates (For annual rates multiply by 12)

Rating Area: Area 6

Service area: County: Calaveras, San Benito, San Joaquin, San Mateo, Stanislaus, Tuolomne

Effective date **3/1/2011** RAF 1.00

	_						65 + Plan	65 + Medicare
Deluxe 3000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$237	\$289	\$402	\$548	\$678	\$885	\$1,087	\$523
EE + Spouse	\$649	\$714	\$824	\$1,125	\$1,405	\$1,764	\$2,427	\$1,862
EE + Children	\$516	\$574	\$620	\$739	\$866	\$1,068	\$1,275	\$707
Family	\$798	\$921	\$1,054	\$1,249	\$1,531	\$1,923	\$2,501	\$1,937
							65 + Plan	65 + Medicare
Deluxe 4000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$207	\$253	\$352	\$480	\$594	\$775	\$951	\$457
EE + Spouse	\$568	\$625	\$721	\$985	\$1,229	\$1,544	\$2,124	\$1,630
EE + Children	\$452	\$502	\$542	\$647	\$758	\$934	\$1,116	\$619
Family	\$698	\$806	\$922	\$1,093	\$1,340	\$1,683	\$2,189	\$1,695
							65 + Plan	65 + Medicare
Classic 2200	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$238	\$291	\$405	\$551	\$682	\$891	\$1,093	\$526
EE + Spouse	\$652	\$718	\$828	\$1,132	\$1,413	\$1,775	\$2,441	\$1,873
EE + Children	\$519	\$577	\$623	\$744	\$871	\$1,074	\$1,282	\$711
Family	\$803	\$927	\$1,060	\$1,256	\$1,540	\$1,935	\$2,516	\$1,948
Classic 3500	19 - 29	20 20	40 40	EO E4	FF 50	00 04	65 + Plan	65 + Medicare
EE only		30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
•	\$170 \$466	\$208	\$289	\$394	\$487	\$636	\$781	\$375
EE + Spouse	\$466	\$513	\$592	\$809	\$1,009	\$1,268	\$1,743	\$1,338
EE + Children	\$371	\$412	\$445	\$531	\$622	\$767	\$916	\$508
Family	\$573	\$662	\$757	\$897	\$1,100	\$1,382	\$1,797	\$1,392
							65 + Plan	65 + Medicare
Classic 5000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$151	\$184	\$256	\$349	\$432	\$563	\$692	\$332
EE + Spouse	\$413	\$454	\$524	\$716	\$894	\$1,123	\$1,544	\$1,185
EE + Children	\$328	\$365	\$394	\$470	\$551	\$679	\$811	\$450
Family	\$508	\$586	\$671	\$795	\$975	\$1,224	\$1,592	\$1,232
							65 + Plan	65 + Medicare
HSA 3000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$164	\$200	\$278	\$379	\$469	\$612	\$751	\$361
EE + Spouse	\$448	\$493	\$569	\$778	\$971	\$1,219	\$1,677	\$1,287
EE + Children	\$357	\$397	\$428	\$511	\$599	\$738	\$881	\$489
Family	\$551	\$637	\$728	\$863	\$1,058	\$1,329	\$1,729	\$1,339
SCHI-SMGRP-CSS330								

Small Employer - Monthly Premium Rates (For annual rates multiply by 12)

Rating Area:

Area 6

Service area:

County:

Calaveras, San Benito, San Joaquin, San Mateo, Stanislaus, Tuolomne

Effective date

3/1/2011

RAF

							65 + Plan	65 + Medicare
HSA 4000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$150	\$183	\$255	\$347	\$429	\$560	\$688	\$331
EE + Spouse	\$411	\$452	\$521	\$712	\$889	\$1,117	\$1,536	\$1,179
EE + Children	\$327	\$363	\$392	\$468	\$548	\$676	\$807	\$448
Family	\$505	\$583	\$667	\$791	\$969	\$1,217	\$1,583	\$1,226
luo a rocc	.						65 + Plan	65 + Medicare
HSA 5000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$139	\$170	\$237	\$323	\$399	\$521	\$640	\$307
EE + Spouse	\$382	\$420	\$485	\$662	\$827	\$1,038	\$1,428	\$1,096
EE + Children	\$304	\$338	\$365	\$435	\$510	\$628	\$750	\$416
Family	\$470	\$542	\$620	\$735	\$901	\$1,132	\$1,472	\$1,140
							65 + Plan	65 + Medicare
HRA 5000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$141	\$172	\$240	\$327	\$404	\$528	\$648	\$312
EE + Spouse	\$387	\$426	\$491	\$671	\$838	\$1,052	\$1,447	\$1,110
EE + Children	\$308	\$342	\$370	\$441	\$516	\$637	\$760	\$422
Family	\$476	\$549	\$629	\$745	\$913	\$1,147	\$1,491	\$1,155
							65 + Plan	65 + Medicare
Select 8000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$120	\$146	\$204	\$278	\$343	\$448	\$550	\$265
EE + Spouse	\$328	\$361	\$417	\$570	\$711	\$893	\$1,229	\$943
EE + Children	\$261	\$291	\$314	\$374	\$439	\$541	\$645	\$358
Family	\$404	\$467	\$534	\$632	\$775	\$974	\$1,266	\$981
							65 + Plan	65 + Medicare
Select 10000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	
EE only	\$116	\$141	\$197	\$267	\$332			Primary
EE + Spouse	\$317	\$349	\$403	\$207 \$551	\$332 \$687	\$433 \$863	\$532 \$1.497	\$256
EE + Children	\$252	\$281	\$303	\$362	\$424	\$663 \$522	\$1,187	\$911
Family	\$390	\$451	\$516	\$611	\$749	\$941	\$624 \$1.224	\$346 \$048
SCHI-SMGRP-CSS330	4000	Ψισι	\$010	ΨΟΙΙ	₽143	Д Э4 I	\$1,224	\$948

Small Employer - Monthly Premium Rates (For annual rates multiply by 12)

Rating Area:

Area 7

Service area:

County:

Alpine, Amador, Butte, Colusa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen

3 digit zip:

Modoc, Monterey, Plumas, Shasta, Sierra, Siskiyou, Tehama, Trinity

Effective date

3/1/2011

RAF

	_						65 + Plan	65 + Medicare
No Deductible 3.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$395	\$481	\$670	\$914	\$1,130	\$1,476	\$1,811	\$870
EE + Spouse	\$1,081	\$1,189	\$1,373	\$1,876	\$2,341	\$2,941	\$4,043	\$3,103
EE + Children	\$859	\$957	\$1,032	\$1,232	\$1,443	\$1,778	\$2,124	\$1,178
Family	\$1,330	\$1,535	\$1,757	\$2,081	\$2,551	\$3,205	\$4,168	\$3,227
	1						65 + Plan	65 + Medicare
No Deductible 6.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$357	\$434	\$605	\$825	\$1,020	\$1,333	\$1,635	\$786
EE + Spouse	\$976	\$1,074	\$1,240	\$1,694	\$2,114	\$2,656	\$3,651	\$2,802
EE + Children	\$776	\$864	\$932	\$1,112	\$1,303	\$1,606	\$1,918	\$1,064
Family	\$1,201	\$1,386	\$1,587	\$1,879	\$2,304	\$2,894	\$3,764	\$2,914
							65 + Plan	65 + Medicare
No Deductible 9.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$327	\$398	\$555	\$757	\$936	\$1,222	\$1,500	\$720
EE + Spouse	\$895	\$984	\$1,137	\$1,553	\$1,938	\$2,435	\$3,348	\$2,569
EE + Children	\$711	\$792	\$854	\$1,020	\$1,195	\$1,472	\$1,759	\$975
Family	\$1,101	\$1,271	\$1,455	\$1,723	\$2,112	\$2,654	\$3,451	\$2,672
							65 + Plan	65 + Medicare
Deluxe 500 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 5 9	60 - 64	Primary	Primary
EE only	\$457	\$557	\$776	\$1,058	\$1,308	\$1,709	\$2,097	\$1,007
EE + Spouse	\$1,252	\$1,377	\$1,590	\$2,172	\$2,710	\$3,405	\$4,681	\$3,592
EE + Children	\$994	\$1,108	\$1,195	\$1,426	\$1,671	\$2,058	\$2,459	\$1,364
Family	\$1,540	\$1,777	\$2,034	\$2,409	\$2,953	\$3,711	\$4,825	\$3,736
							CE Dian	CE - Madiana
Deluxe 1000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	65 + Plan Primary	65 + Medicare Primary
EE only	\$392	\$477	\$665	\$907	\$1,121	\$1,465	\$1,797	\$863
EE + Spouse	\$1,073	\$1,180	\$1,362	\$1,862	\$2,323	\$2,918	\$4,012	\$3,079
EE + Children	\$852	\$950	\$1,024	\$1,223	\$1,432	\$1,764	\$2,108	\$1,169
Family	\$1,320	\$1,523	\$1,744	\$2,065	\$2,531	\$3,180	\$4,136	\$3,202
							65 + Plan	65 + Medicare
Deluxe 2000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$323	\$394	\$548	\$748	\$924	\$1,208	\$1,482	\$712
EE + Spouse	\$884	\$973	\$1,123	\$1,535	\$1,915	\$2,406	\$3,308	\$2,539
EE + Children	\$703	\$783	\$844	\$1,008	\$1,181	\$1,455	\$1,738	\$2,559 \$964
Family	\$1,088	\$1,256	\$1,437	\$1,703	\$2,087	\$2,622	\$3,410	\$2,640
SCHI-SMGRP-AAB330	,	,	÷ 1,1 = 1	÷ .,. 55	+=,001	∓ to 1 V to to	ΨΟ, ¬ 10	Ψ2,070

Small Employer - Monthly Premium Rates (For annual rates multiply by 12)

Rating Area:

Area 7

Service area:

County:

Alpine, Amador, Butte, Colusa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen

3 digit zip:

Modoc, Monterey, Plumas, Shasta, Sierra, Siskiyou, Tehama, Trinity

Effective date

3/1/2011

RAF

							65 + Plan	65 + Medicare
Deluxe 3000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$292	\$356	\$496	\$676	\$836	\$1,092	\$1,340	\$644
EE + Spouse	\$800	\$880	\$1,016	\$1,388	\$1,732	\$2,176	\$2,991	\$2,295
EE + Children	\$635	\$708	\$763	\$911	\$1,067	\$1,315	\$1,571	\$871
Family	\$984	\$1,135	\$1,300	\$1,539	\$1,887	\$2,371	\$3,083	\$2,387
23-000 Control of Cont							65 + Plan	65 + Medicare
Deluxe 4000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$256	\$312	\$434	\$592	\$732	\$956	\$1,173	\$563
EE + Spouse	\$700	\$770	\$889	\$1,215	\$1,516	\$1,905	\$2,619	\$2,010
EE + Children	\$556	\$620	\$668	\$798	\$935	\$1,152	\$1,376	\$763
Family	\$861	\$994	\$1,138	\$1,348	\$1,652	\$2,076	\$2,700	\$2,090
							65 + Plan	65 + Medicare
Classic 2200	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$294	\$358	\$498	\$680	\$841	\$1,098	\$1,347	\$647
EE + Spouse	\$804	\$885	\$1,022	\$1,396	\$1,742	\$2,188	\$3,008	\$2,309
EE + Children	\$639	\$712	\$768	\$917	\$1,074	\$1,323	\$1,580	\$876
Family	\$990	\$1,142	\$1,307	\$1,548	\$1,898	\$2,385	\$3,101	\$2,401
							65 + Plan	65 + Medicare
Classic 3500	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$210	\$256	\$357	\$486	\$601	\$785	\$964	\$463
EE + Spouse	\$575	\$633	\$731	\$998	\$1,246	\$1,565	\$2,151	\$1,651
EE + Children	\$457	\$509	\$549	\$656	\$768	\$946	\$1,130	\$627
Family	\$708	\$817	\$935	\$1,107	\$1,357	\$1,705	\$2,218	\$1,717
							65 + Plan	65 + Medicare
Classic 5000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$186	\$227	\$316	\$430	\$532	\$695	\$853	\$410
EE + Spouse	\$509	\$560	\$647	\$883	\$1,102	\$1,385	\$1,904	\$1,461
EE + Children	\$405	\$451	\$486	\$580	\$680	\$837	\$1,000	\$555
Family	\$626	\$723	\$827	\$980	\$1,201	\$1,509	\$1,963	\$1,520
gwwgoriinia pantaratainia an							65 + Plan	65 + Medicare
HSA 3000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$202	\$246	\$342	\$467	\$577	\$754	\$925	\$444
EE + Spouse	\$552	\$607	\$701	\$958	\$1,195	\$1,501	\$2,064	\$1,584
EE + Children	\$439	\$489	\$527	\$629	\$737	\$908	\$1,084	\$601
Family	\$679	\$784	\$897	\$1,062	\$1,302	\$1,636	\$2,128	\$1,647
SCHI-SMGRP-AAB330								

Small Employer - Monthly Premium Rates (For annual rates multiply by 12)

Rating Area:

Area 7

Service area:

County:

Alpine, Amador, Butte, Colusa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen

3 digit zip:

Modoc, Monterey, Plumas, Shasta, Sierra, Siskiyou, Tehama, Trinity

Effective date

3/1/2011

RAF

grant Allich des control of the cont	****						65 + Plan	65 + Medicare
HSA 4000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$185	\$225	\$313	\$427	\$528	\$690	\$847	\$407
EE + Spouse	\$505	\$556	\$642	\$877	\$1,095	\$1,375	\$1,890	\$1,451
EE + Children	\$402	\$447	\$483	\$576	\$675	\$831	\$993	\$551
Family	\$622	\$718	\$821	\$973	\$1,193	\$1,498	\$1,949	\$1,509
	_						65 + Plan	65 + Medicare
HSA 5000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$172	\$209	\$292	\$398	\$492	\$642	\$788	\$379
EE + Spouse	\$471	\$518	\$598	\$817	\$1,019	\$1,280	\$1,760	\$1,351
EE + Children	\$374	\$417	\$449	\$536	\$628	\$774	\$925	\$513
Family	\$579	\$668	\$765	\$906	\$1,110	\$1,395	\$1,814	\$1,405
							65 + Plan	65 + Medicare
HRA 5000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$174	\$212	\$295	\$403	\$498	\$651	\$798	\$384
EE + Spouse	\$477	\$524	\$605	\$827	\$1,032	\$1,297	\$1,782	\$1,368
EE + Children	\$379	\$422	\$455	\$543	\$636	\$784	\$936	\$519
Family	\$586	\$677	\$775	\$917	\$1,125	\$1,413	\$1,837	\$1,423
							65 + Plan	65 + Medicare
Select 8000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$148	\$180	\$251	\$343	\$424	\$553	\$679	\$326
EE + Spouse	\$405	\$446	\$515	\$703	\$877	\$1,102	\$1,515	\$1,163
EE + Children	\$322	\$359	\$387	\$462	\$541	\$666	\$796	\$442
Family	\$499	\$575	\$659	\$780	\$956	\$1,201	\$1,562	\$1,210
							65 + Plan	65 + Medicare
Select 10000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$143	\$174	\$243	\$332	\$410	\$535	\$657	\$316
EE + Spouse	\$392	\$431	\$498	\$680	\$849	\$1,067	\$1,467	\$1,126
EE + Children	\$312	\$347	\$374	\$447	\$523	\$645	\$770	\$427
Family	\$482	\$557	\$637	\$755	\$925	\$1,163	\$1,512	\$1,171
SCHI-SMGRP-AAB330							. ,	+ -, - , '

Small Employer - Monthly Premium Rates (For annual rates multiply by 12)

Rating Area:

Area 1

Service area:

County:

San Diego, Imperial

3 digit zip:

Los Angeles 3 digit zips: 906, 907, 908, 910, 911, 912, 915, 917, 918, 935

Effective date

10/1/2011

RAF

1.00

							65 + Plan	65 + Medicare
No Deductible 3.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$376	\$457	\$637	\$868	\$1,078	\$1,403	\$1,727	\$829
EE + Spouse	\$1,027	\$1,131	\$1,307	\$1,788	\$2,231	\$2,799	\$3,851	\$2,955
EE + Children	\$819	\$913	\$985	\$1,174	\$1,373	\$1,695	\$2,021	\$1,122
Family	\$1,268	\$1,462	\$1,673	\$1,983	\$2,429	\$3,053	\$3,968	\$3,073
							65 + Plan	65 + Medicare
No Deductible 6.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$333	\$405	\$565	\$769	\$955	\$1,243	\$1,530	\$734
EE + Spouse	\$910	\$1,002	\$1,157	\$1,584	\$1,976	\$2,480	\$3,411	\$2,618
EE + Children	\$726	\$808	\$873	\$1,040	\$1,217	\$1,502	\$1,790	\$994
Family	\$1,123	\$1,295	\$1,482	\$1,757	\$2,152	\$2,704	\$3,515	\$2,723
							65 + Plan	65 + Medicare
No Deductible 9.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$308	\$374	\$521	\$710	\$882	\$1,148	\$1,413	\$678
EE + Spouse	\$840	\$925	\$1,069	\$1,463	\$1,825	\$2,290	\$3,150	\$2,417
EE + Children	\$670	\$747	\$806	\$960	\$1,123	\$1,387	\$1,653	\$918
Family	\$1,037	\$1,196	\$1,368	\$1,622	\$1,987	\$2,497	\$3,246	\$2,514
							65 + Plan	65 + Medicare
Deluxe 500 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$447	\$543	\$757	\$1,031	\$1,280	\$1,666	\$2,051	\$984
EE + Spouse	\$1,220	\$1,343	\$1,552	\$2,123	\$2,649	\$3,324	\$4,573	\$3,509
EE + Children	\$973	\$1,084	\$1,170	\$1,394	\$1,631	\$2,013	\$2,400	\$1,333
Family	\$1,506	\$1,736	\$1,987	\$2,355	\$2,885	\$3,625	\$4,712	\$3,650
							CE + Dies	Of a Markingan
Deluxe 1000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	65 + Plan Primary	65 + Medicare Primary
EE only	\$373	\$454	\$632	\$861	\$1,069	\$1,391	\$1,712	\$822
EE + Spouse	\$1,019	\$1,122	\$1,296	\$1,773	\$2,212	\$2,776	\$3,819	\$2,930
EE + Children	\$812	\$905	\$977	\$1,773 \$1,164	\$1,362	\$2,776 \$1,681	\$2,004	\$2,930
Family	\$1,257	\$1,450	\$1,659	\$1,164	\$2,409	\$3,027	\$3,935	\$3,048
	Ų 1,201	Ψ1,100	ψ1,003	Ψ1,307	Ψ2,403	Ψ3,027	ψ3,933	\$3,046
D. L	7	00.00					65 + Plan	65 + Medicare
Deluxe 2000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$300	\$364	\$508	\$691	\$858	\$1,117	\$1,375	\$660
EE + Spouse	\$818	\$901	\$1,040	\$1,424	\$1,776	\$2,229	\$3,066	\$2,353
EE + Children	\$652	\$727	\$785	\$935	\$1,094	\$1,350	\$1,609	\$894
Family	\$1,010	\$1,164	\$1,332	\$1,579	\$1,934	\$2,431	\$3,160	\$2,447

SCHI-SMGRPSDI6/30

Small Employer - Monthly Premium Rates (For annual rates multiply by 12)

Rating Area:

Area 1

Service area:

County:

San Diego, Imperial

•

3 digit zip: Los Angeles 3 digit zips: 906, 907, 908, 910, 911, 912, 915, 917, 918, 935

Effective date

10/1/2011

RAF 1.00

							65 + Plan	65 + Medicare
Deluxe 3000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$242	\$294	\$410	\$558	\$693	\$902	\$1,110	\$533
EE + Spouse	\$661	\$727	\$840	\$1,150	\$1,434	\$1,800	\$2,476	\$1,900
EE + Children	\$527	\$587	\$633	\$755	\$883	\$1,090	\$1,299	\$721
Family	\$815	\$940	\$1,075	\$1,275	\$1,562	\$1,963	\$2,551	\$1,976
							65 + Plan	65 + Medicare
Deluxe 4000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$212	\$257	\$359	\$488	\$607	\$789	\$972	\$466
EE + Spouse	\$578	\$636	\$735	\$1,006	\$1,255	\$1,575	\$2,167	\$1,663
EE + Children	\$461	\$513	\$554	\$660	\$773	\$954	\$1,137	\$631
Family	\$713	\$823	\$941	\$1,116	\$1,367	\$1,718	\$2,233	\$1,729
							65 + Plan	65 + Medicare
Classic 2200	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$243	\$296	\$412	\$561	\$697	\$907	\$1,117	\$536
EE + Spouse	\$664	\$731	\$845	\$1,156	\$1,443	\$1,810	\$2,490	\$1,911
EE + Children	\$530	\$590	\$637	\$759	\$888	\$1,096	\$1,307	\$726
Family	\$820	\$945	\$1,082	\$1,282	\$1,571	\$1,974	\$2,566	\$1,987
							65 + Plan	65 + Medicare
Classic 3500	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$174	\$211	\$294	\$401	\$498	\$648	\$798	\$383
EE + Spouse	\$475	\$522	\$603	\$826	\$1,030	\$1,293	\$1,779	\$1,365
EE + Children	\$378	\$422	\$455	\$542	\$634	\$783	\$933	\$518
Family	\$586	\$675	\$773	\$916	\$1,122	\$1,410	\$1,833	\$1,420
							65 + Plan	65 + Medicare
Classic 5000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$154	\$188	\$261	\$356	\$442	\$575	\$708	\$340
EE + Spouse	\$421	\$464	\$536	\$733	\$915	\$1,148	\$1,579	\$1,212
EE + Children	\$336	\$374	\$404	\$481	\$563	\$695	\$829	\$460
Family	\$520	\$599	\$686	\$813	\$996	\$1,252	\$1,627	\$1,260
							65 + Plan	65 + Modioor-
HSA 3000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	65 + Plan Primary	65 + Medicare Primary
EE only	\$161	\$195	\$272	\$371	\$461	\$599	\$738	\$354
EE + Spouse	\$439	\$483	\$558	\$764	\$953	\$1,196	\$1,645	\$1,263
EE + Children	\$350	\$390	\$421	\$501	\$587	\$724	\$863	\$1,203 \$479
Family	\$542	\$625	\$715	\$847	\$1,038	\$1,304	\$1,695	\$1,313

SCHI-SMGRPSDI6/30

Small Employer - Monthly Premium Rates (For annual rates multiply by 12)

Rating Area: Area 1

Service area: County: San Diego, Imperial

3 digit zip: Los Angeles 3 digit zips: 906, 907, 908, 910, 911, 912, 915, 917, 918, 935

Effective date **10/1/2011** RAF 1.00

							65 + Plan	65 + Medicare
HSA 4000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$148	\$180	\$251	\$342	\$425	\$553	\$680	\$327
EE + Spouse	\$405	\$446	\$515	\$704	\$879	\$1,103	\$1,517	\$1,164
EE + Children	\$323	\$360	\$388	\$462	\$541	\$668	\$796	\$442
Family	\$499	\$576	\$659	\$781	\$957	\$1,203	\$1,563	\$1,211
Para Children Control							65 + Plan	65 + Medicare
HSA 5000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$136	\$166	\$231	\$314	\$391	\$508	\$626	\$300
EE + Spouse	\$372	\$410	\$473	\$648	\$808	\$1,014	\$1,395	\$1,071
EE + Children	\$297	\$331	\$357	\$425	\$498	\$614	\$732	\$407
Family	\$459	\$530	\$606	\$718	\$880	\$1,106	\$1,438	\$1,113
							65 + Plan	65 + Medicare
HRA 5000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$144	\$174	\$243	\$331	\$411	\$535	\$659	\$316
EE + Spouse	\$392	\$432	\$499	\$682	\$851	\$1,068	\$1,469	\$1,127
EE + Children	\$313	\$348	\$376	\$448	\$524	\$647	\$771	\$428
Family	\$484	\$558	\$638	\$757	\$927	\$1,165	\$1,514	\$1,173
							65 + Plan	65 + Medicare
Select 8000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$125	\$152	\$212	\$289	\$359	\$467	\$575	\$276
EE + Spouse	\$342	\$377	\$435	\$595	\$743	\$932	\$1,282	\$984
EE + Children	\$273	\$304	\$328	\$391	\$457	\$564	\$673	\$374
Family	\$422	\$487	\$557	\$660	\$809	\$1,016	\$1,321	\$1,023
Select 10000	10 00	30 30	40 40	50 5 <i>1</i>	55 55		65 + Plan	65 + Medicare
Interest to the second	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$121	\$147	\$205	\$279	\$346	\$450	\$554	\$266
EE + Spouse	\$330	\$363	\$419	\$574	\$716	\$899	\$1,236	\$949
EE + Children	\$263	\$293	\$316	\$377	\$441	\$544	\$649	\$360
Family	\$407	\$469	\$537	\$637	\$780	\$980	\$1,274	\$987

SCHI-SMGRPSDI6/30

Small Employer - Monthly Premium Rates (For annual rates multiply by 12)

Rating Area:

Area 2

Service area:

County: Inyo, Orange, Riverside, San Bernardino, San Luis Obispo, Santa Barbara, Ventura

3 digit zip:

Los Angeles county 3 digit: 900, 901, 902, 903, 904, 905, 913, 914, 916

Effective date

10/1/2011

RAF

1.00

							65 + Plan	65 + Medicare
No Deductible 3.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$408	\$496	\$691	\$941	\$1,169	\$1,521	\$1,872	\$899
EE + Spouse	\$1,114	\$1,226	\$1,417	\$1,939	\$2,419	\$3,035	\$4,175	\$3,204
EE + Children	\$888	\$989	\$1,068	\$1,272	\$1,489	\$1,838	\$2,191	\$1,217
Family	\$1,375	\$1,585	\$1,814	\$2,150	\$2,634	\$3,310	\$4,302	\$3,332
							65 + Plan	65 + Medicare
No Deductible 6.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$362	\$439	\$612	\$834	\$1,035	\$1,348	\$1,659	\$796
EE + Spouse	\$987	\$1,086	\$1,255	\$1,717	\$2,143	\$2,689	\$3,699	\$2,838
EE + Children	\$787	\$877	\$946	\$1,127	\$1,319	\$1,628	\$1,941	\$1,078
Family	\$1,218	\$1,404	\$1,607	\$1,905	\$2,333	\$2,932	\$3,811	\$2,952
							65 + Plan	65 + Medicare
No Deductible 9.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$334	\$406	\$565	\$770	\$956	\$1,244	\$1,531	\$735
EE + Spouse	\$911	\$1,003	\$1,159	\$1,586	\$1,978	\$2,483	\$3,415	\$2,621
EE + Children	\$726	\$809	\$874	\$1,041	\$1,218	\$1,503	\$1,792	\$995
Family	\$1,124	\$1,297	\$1,484	\$1,759	\$2,154	\$2,707	\$3,519	\$2,726
	I						65 + Plan	65 + Medicare
Deluxe 500 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$485	\$589	\$821	\$1,118	\$1,388	\$1,806	\$2,223	\$1,067
EE + Spouse	\$1,323	\$1,456	\$1,682	\$2,302	\$2,872	\$3,604	\$4,958	\$3,804
EE + Children	\$1,054	\$1,175	\$1,268	\$1,511	\$1,768	\$2,182	\$2,602	\$1,445
Family	\$1,632	\$1,882	\$2,154	\$2,553	\$3,128	\$3,930	\$5,109	\$3,957
Deluxe 1000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 64	65 + Plan	65 + Medicare
EE only	\$405	\$492				60 - 64	Primary	Primary
EE + Spouse	\$405 \$1,105	\$492 \$1,216	\$685	\$933	\$1,159	\$1,509	\$1,857	\$891
EE + Children	\$1,105	·	\$1,405	\$1,922	\$2,399	\$3,010	\$4,140	\$3,177
		\$981	\$1,059	\$1,262	\$1,477	\$1,822	\$2,173	\$1,207
Family	\$1,363	\$1,572	\$1,799	\$2,132	\$2,612	\$3,282	\$4,266	\$3,304
							65 + Plan	65 + Medicare
Deluxe 2000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$325	\$395	\$550	\$749	\$931	\$1,211	\$1,491	\$716
	+	4000	4000	Ψ1τΟ	Ψοσι	Ψ1,411	Ψ1,01	Ψ110
EE + Spouse	\$887	\$976	\$1,128	\$1.544	\$1,926	\$2 417	\$3,325	\$2.551
EE + Spouse EE + Children	\$887 \$707	\$976 \$788	\$1,128 \$851	\$1,544 \$1,013	\$1,926 \$1,186	\$2,417 \$1,463	\$3,325 \$1,745	\$2,551 \$969
EE + Spouse EE + Children Family	\$887 \$707 \$1,095	\$976 \$788 \$1,262	\$1,128 \$851 \$1,444	\$1,544 \$1,013 \$1,712	\$1,926 \$1,186 \$2,097	\$2,417 \$1,463 \$2,635	\$3,325 \$1,745 \$3,426	\$2,551 \$969 \$2,653

SCHI-SMGRPIOR6/30

Small Employer - Monthly Premium Rates (For annual rates multiply by 12)

Rating Area:

Area 2

Service area:

County:

Inyo, Orange, Riverside, San Bernardino, San Luis Obispo, Santa Barbara, Ventura

3 digit zip:

Los Angeles county 3 digit: 900, 901, 902, 903, 904, 905, 913, 914, 916

Effective date

10/1/2011

RAF

1.00

							65 + Plan	65 + Medicare
Deluxe 3000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$262	\$319	\$444	\$605	\$751	\$978	\$1,204	\$578
EE + Spouse	\$716	\$788	\$911	\$1,246	\$1,555	\$1,951	\$2,684	\$2,060
EE + Children	\$571	\$636	\$687	\$818	\$957	\$1,181	\$1,409	\$782
Family	\$884	\$1,019	\$1,166	\$1,382	\$1,693	\$2,128	\$2,766	\$2,142
Deluxe 4000 copay	٦ ،، ،،	20 20	4040	50.54			65 + Plan	65 + Medicare
EE only	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE + Spouse	\$230	\$279	\$389	\$530	\$658	\$856	\$1,053	\$506
EE + Spouse EE + Children	\$627	\$690	\$797	\$1,091	\$1,361	\$1,708	\$2,349	\$1,803
	\$500	\$557	\$601	\$716	\$838	\$1,034	\$1,233	\$685
Family	\$773	\$892	\$1,021	\$1,210	\$1,482	\$1,862	\$2,421	\$1,875
-							65 + Plan	65 + Medicare
Classic 2200	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$264	\$321	\$447	\$609	\$756	\$984	\$1,211	\$581
EE + Spouse	\$720	\$793	\$916	\$1,254	\$1,564	\$1,963	\$2,700	\$2,072
EE + Children	\$574	\$640	\$691	\$823	\$963	\$1,188	\$1,417	\$787
Family	\$889	\$1,025	\$1,173	\$1,390	\$1,703	\$2,140	\$2,782	\$2,155
Classic 3500	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	65 + Plan	65 + Medicare
EE only	\$188	\$229	\$319	\$435	\$540		Primary	Primary
EE + Spouse	\$514	\$566	\$654	\$895	\$540 \$1,117	\$703 \$1,400	\$865	\$415
EE + Children	\$410	\$457	\$493	\$588	φ1,117 \$688	\$1,402 \$849	\$1,928	\$1,480
Family	\$635	\$732	\$838	\$993	\$1,216		\$1,012	\$562
· Grilly	Ψ030	ψ/3 <u>2</u>	φουο	φσσο	\$1,216	\$1,529	\$1,987	\$1,539
	1						65 + Plan	65 + Medicare
Classic 5000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$167	\$203	\$283	\$386	\$479	\$624	\$768	\$368
EE + Spouse	\$457	\$503	\$581	\$795	\$992	\$1,245	\$1,712	\$1,314
EE + Children	\$364	\$406	\$438	\$522	\$611	\$754	\$898	\$499
Family	\$564	\$650	\$744	\$882	\$1,080	\$1,357	\$1,764	\$1,366
Family	\$564		\$744	\$882	\$1,080	\$1,357	\$1,764 65 + Plan	
•	\$564		\$744 40 - 49	\$882 50 - 54	\$1,080 55 - 59	\$1,357 60 - 64		65 + Medicare
	\$564	\$650					65 + Plan Primary	65 + Medicare Primary
HSA 3000	\$564 19 - 29	\$650 30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	65 + Plan Primary \$800	65 + Medicare Primary \$384
HSA 3000 EE only	\$564 19 - 29 \$174	\$650 30 - 39 \$212	40 - 49 \$295	50 - 54 \$402	55 - 59 \$499	60 - 64 \$650	65 + Plan Primary	65 + Medicare Primary

SCHI-SMGRPIOR6/30

Small Employer - Monthly Premium Rates (For annual rates multiply by 12)

Rating Area:

Area 2

Service area:

County:

Inyo, Orange, Riverside, San Bernardino, San Luis Obispo, Santa Barbara, Ventura

3 digit zip:

Los Angeles county 3 digit: 900, 901, 902, 903, 904, 905, 913, 914, 916

Effective date

10/1/2011

RAF

1.00

							65 + Plan	65 + Medicare
HSA 4000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$161	\$195	\$272	\$371	\$460	\$599	\$738	\$354
EE + Spouse	\$439	\$483	\$558	\$764	\$953	\$1,196	\$1,645	\$1,262
EE + Children	\$350	\$390	\$421	\$501	\$587	\$724	\$863	\$479
Family	\$542	\$624	\$715	\$847	\$1,038	\$1,304	\$1,695	\$1,313
	nong						65 + Plan	65 + Medicare
HSA 5000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$148	\$180	\$250	\$341	\$423	\$551	\$678	\$326
EE + Spouse	\$404	\$444	\$513	\$702	\$876	\$1,100	\$1,513	\$1,161
EE + Children	\$322	\$358	\$387	\$461	\$539	\$666	\$794	\$441
Family	\$498	\$574	\$657	\$779	\$954	\$1,199	\$1,559	\$1,207
							65 + Plan	65 + Medicare
HRA 5000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$156	\$189	\$264	\$359	\$446	\$580	\$714	\$343
EE + Spouse	\$425	\$468	\$541	\$740	\$923	\$1,158	\$1,593	\$1,222
EE + Children	\$339	\$378	\$408	\$486	\$568	\$701	\$836	\$464
Family	\$525	\$605	\$692	\$820	\$1,005	\$1,263	\$1,642	\$1,271
							65 + Plan	65 + Medicare
Select 8000	19 - 29	30 - 3 9	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$136	\$165	\$230	\$313	\$389	\$506	\$623	\$299
EE + Spouse	\$371	\$408	\$472	\$645	\$805	\$1,010	\$1,390	\$1,067
EE + Children	\$296	\$329	\$356	\$424	\$496	\$612	\$729	\$405
Family	\$458	\$528	\$604	\$716	\$877	\$1,102	\$1,432	\$1,109
							65 + Plan	65 + Medicare
Select 10000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$131	\$159	\$222	\$302	\$375	\$488	\$601	\$288
EE + Spouse	\$358	\$394	\$455	\$622	\$776	\$974	\$1,340	\$1,028
EE + Children	\$285	\$318	\$343	\$408	\$478	\$590	\$703	\$391
Family	\$441	\$509	\$582	\$690	\$845	\$1,062	•	

SCHI-SMGRPIOR6/30

Small Employer - Monthly Premium Rates (For annual rates multiply by 12)

Rating Area:

Area 3

Service area:

County:

Santa Clara, Santa Cruz

3 digit zip:

Effective date

10/1/2011

RAF

1.00

processor construction and an analysis of the second							65 + Plan	65 + Medicare
No Deductible 3.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$333	\$404	\$563	\$767	\$953	\$1,240	\$1,526	\$732
EE + Spouse	\$908	\$999	\$1,154	\$1,580	\$1,971	\$2,474	\$3,403	\$2,611
EE + Children	\$724	\$806	\$871	\$1,037	\$1,214	\$1,498	\$1,786	\$992
Family	\$1,120	\$1,292	\$1,478	\$1,752	\$2,146	\$2,697	\$3,506	\$2,716
	_						65 + Plan	65 + Medicare
No Deductible 6.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$295	\$358	\$499	\$680	\$844	\$1,098	\$1,352	\$649
EE + Spouse	\$804	\$885	\$1,023	\$1,400	\$1,746	\$2,191	\$3,014	\$2,313
EE + Children	\$641	\$714	\$771	\$919	\$1,075	\$1,327	\$1,582	\$879
Family	\$993	\$1,144	\$1,310	\$1,552	\$1,902	\$2,390	\$3,106	\$2,406
	_						65 + Plan	65 + Medicare
No Deductible 9.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$272	\$331	\$461	\$627	\$779	\$1,014	\$1,248	\$599
EE + Spouse	\$743	\$818	\$944	\$1,292	\$1,612	\$2,023	\$2,783	\$2,136
EE + Children	\$592	\$660	\$712	\$848	\$993	\$1,225	\$1,461	\$811
Family	\$916	\$1,057	\$1,209	\$1,433	\$1,756	\$2,206	\$2,868	\$2,221
							65 + Plan	65 + Medicare
Deluxe 500 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$395	\$480	\$669	\$911	\$1,131	\$1,472	\$1,812	\$870
EE + Spouse	\$1,078	\$1,187	\$1,371	\$1,876	\$2,341	\$2,938	\$4,041	\$3,101
EE + Children	\$859	\$958	\$1,034	\$1,232	\$1,441	\$1,779	\$2,121	\$1,178
Family	\$1,330	\$1,534	\$1,755	\$2,081	\$2,549	\$3,203	\$4,164	\$3,225
							65 + Plan	65 + Medicare
Deluxe 1000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$330	\$401	\$559	\$761	\$945	\$1,229	\$1,513	\$726
EE + Spouse	\$900	\$991	\$1,145	\$1,567	\$1,955	\$2,453	\$3,374	\$2,589
EE + Children	\$718	\$800	\$863	\$1,028	\$1,203	\$1,485	\$1,771	\$983
Family	\$1,111	\$1,281	\$1,466	\$1,738	\$2,129	\$2,675	\$3,477	\$2,693
							65 + Plan	65 + Medicare
Deluxe 2000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$265	\$322	\$449	\$611	\$759	\$987	\$1,215	\$583
EE + Spouse	\$723	\$796	\$919	\$1,258	\$1,570	\$1,970	\$2,710	\$2,079
EE + Children	\$576	\$642	\$693	\$826	\$966	\$1,193	\$1,422	\$790
Family	\$892	\$1,029	\$1,177	\$1,395	\$1,709	\$2,148	\$2,792	\$2,162

SCHI-SMGRPSCSC6/30

Small Employer - Monthly Premium Rates (For annual rates multiply by 12)

Rating Area:

Area 3

Service area:

3:

Santa Clara, Santa Cruz

County: 3 digit zip:

Effective date

10/1/2011

RAF

1.00

							65 + Plan	65 + Medicare
Deluxe 3000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$214	\$260	\$362	\$493	\$612	\$797	\$981	\$471
EE + Spouse	\$584	\$643	\$742	\$1,016	\$1,267	\$1,590	\$2,188	\$1,679
EE + Children	\$465	\$518	\$560	\$667	\$780	\$963	\$1,148	\$638
Family	\$720	\$831	\$950	\$1,127	\$1,380	\$1,734	\$2,254	\$1,746
							65 + Plan	65 + Medicare
Deluxe 4000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$187	\$227	\$317	\$432	\$536	\$698	\$859	\$412
EE + Spouse	\$511	\$562	\$650	\$889	\$1,109	\$1,392	\$1,915	\$1,469
EE + Children	\$407	\$454	\$490	\$584	\$683	\$843	\$1,005	\$558
Family	\$630	\$727	\$832	\$986	\$1,208	\$1,518	\$1,973	\$1,528
							65 + Plan	65 + Medicare
Classic 2200	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$215	\$261	\$364	\$496	\$616	\$802	\$987	\$474
EE + Spouse	\$587	\$646	\$747	\$1,022	\$1,275	\$1,600	\$2,200	\$1,688
EE + Children	\$468	\$521	\$563	\$671	\$785	\$969	\$1,155	\$641
Family	\$724	\$835	\$956	\$1,133	\$1,388	\$1,744	\$2,267	\$1,756
							65 + Plan	65 + Medicare
Classic 3500	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$154	\$187	\$260	\$354	\$440	\$573	\$705	\$338
EE + Spouse	\$419	\$462	\$533	\$730	\$911	\$1,143	\$1,572	\$1,206
EE + Children	\$334	\$372	\$402	\$479	\$561	\$692	\$825	\$458
Family	\$517	\$597	\$683	\$809	\$991	\$1,246	\$1,620	\$1,254
							65 + Plan	65 + Medicare
Classic 5000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$136	\$166	\$231	\$315	\$391	\$508	\$626	\$300
EE + Spouse	\$372	\$410	\$473	\$648	\$808	\$1,014	\$1,395	\$1,071
EE + Children	\$297	\$331	\$357	\$425	\$498	\$614	\$732	\$407
Family	\$459	\$530	\$606	\$719	\$880	\$1,106	\$1,438	\$1,114
•		,	, , , ,	, -	*	, ,,	* 1, 122	* 1, 1
ражения разримення по при на		00.00	40. 10	50 5:		00 5:	65 + Plan	65 + Medicare
			40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
HSA 3000	19 - 29	30 - 39						
EE only	\$142	\$173	\$241	\$328	\$407	\$530	\$652	\$313
EE only EE + Spouse	\$142 \$388	\$173 \$427	\$241 \$493	\$328 \$675	\$407 \$842	\$530 \$1,057	\$652 \$1,454	\$313 \$1,116
EE only	\$142	\$173	\$241	\$328	\$407	\$530	\$652	\$313

SCHI-SMGRPSCSC6/30

Small Employer - Monthly Premium Rates (For annual rates multiply by 12)

Rating Area: Area 3

Service area: County: Santa Clara, Santa Cruz

3 digit zip:

Effective date **10/1/2011** RAF 1.00

	i						65 + Plan	65 + Medicare
HSA 4000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$131	\$159	\$222	\$302	\$375	\$488	\$601	\$289
EE + Spouse	\$358	\$394	\$455	\$622	\$777	\$975	\$1,340	\$1,029
EE + Children	\$285	\$318	\$343	\$409	\$478	\$590	\$704	\$391
Family	\$441	\$509	\$582	\$690	\$846	\$1,063	\$1,381	\$1,070
	1						65 + Plan	65 + Medicare
HSA 5000	19 ~ 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$120	\$146	\$204	\$278	\$345	\$449	\$553	\$265
EE + Spouse	\$329	\$362	\$418	\$572	\$714	\$896	\$1,233	\$946
EE + Children	\$262	\$292	\$315	\$376	\$440	\$543	\$647	\$359
Family	\$406	\$468	\$536	\$635	\$778	\$977	\$1,270	\$984
							65 + Plan	65 + Medicare
HRA 5000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$127	\$154	\$215	\$293	\$363	\$473	\$582	\$279
EE + Spouse	\$346	\$381	\$441	\$603	\$752	\$944	\$1,298	\$996
EE + Children	\$276	\$308	\$332	\$396	\$463	\$572	\$681	\$378
Family	\$427	\$493	\$564	\$669	\$819	\$1,029	\$1,338	\$1,036
							65 + Plan	65 + Medicare
Select 8000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$111	\$135	\$188	\$255	\$317	\$413	\$508	\$244
EE + Spouse	\$302	\$333	\$384	\$526	\$656	\$824	\$1,133	\$869
EE + Children	\$241	\$268	\$290	\$345	\$404	\$499	\$595	\$330
Family	\$373	\$430	\$492	\$583	\$715	\$898	\$1,167	\$904
							65 + Plan	65 + Medicare
Select 10000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$107	\$130	\$181	\$246	\$306	\$398	\$490	\$235
EE . O	0004	0004	ድ ማ 7 4	\$507	\$633	6704	#4.000	0000
EE + Spouse	\$291	\$321	\$371	\$3U/	\$633	\$794	\$1,092	\$838
EE + Spouse EE + Children	\$291 \$232	\$321 \$259	\$371 \$279	\$333	\$390	\$794 \$481	\$1,092 \$573	\$838 \$318

SCHI-SMGRPSCSC6/30

Small Employer - Monthly Premium Rates (For annual rates multiply by 12)

Fresno, Kern, Kings, Madera, Mariposa, Mendocino, Merced, Mono, Tulare

Rating Area:

Area 4

Service area:

Effective date

County:

3 digit zip:

10/1/2011

RAF

1.00

							65 + Plan	65 + Medicare
No Deductible 3.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$330	\$401	\$559	\$761	\$945	\$1,230	\$1,514	\$727
EE + Spouse	\$901	\$992	\$1,146	\$1,568	\$1,956	\$2,455	\$3,377	\$2,591
EE + Children	\$718	\$800	\$864	\$1,029	\$1,204	\$1,486	\$1,772	\$984
Family	\$1,112	\$1,282	\$1,467	\$1,739	\$2,130	\$2,677	\$3,480	\$2,695
poontain the second	annong						65 + Plan	65 + Medicare
No Deductible 6.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$292	\$355	\$495	\$674	\$837	\$1,090	\$1,342	\$644
EE + Spouse	\$798	\$879	\$1,015	\$1,389	\$1,733	\$2,175	\$2,992	\$2,296
EE + Children	\$636	\$709	\$765	\$912	\$1,067	\$1,317	\$1,570	\$872
Family	\$985	\$1,136	\$1,300	\$1,541	\$1,887	\$2,372	\$3,083	\$2,388
							05 + Blass	05 . 11. 2.
No Deductible 9.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	65 + Plan Primary	65 + Medicare Primary
EE only	\$270	\$328	\$457	\$623	\$773	\$1,006	\$1,239	\$595
EE + Spouse	\$737	\$811	\$937	\$1,283	\$1,600	\$2,008	\$2,762	\$2,120
EE + Children	\$588	\$655	\$707	\$842	\$985	\$1,216	\$1,450	\$805
Family	\$909	\$1,049	\$1,200	\$1,423	\$1,743	\$2,190	\$2,846	\$2,205
							65 + Plan	65 + Medicare
Deluxe 500 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$392	\$476	\$664	\$904	\$1,123	\$1,461	\$1,798	\$863
EE + Spouse	\$1,070	\$1,178	\$1,361	\$1,862	\$2,323	\$2,915	\$4,010	\$3,077
EE + Children	\$853	\$950	\$1,026	\$1,222	\$1,430	\$1,765	\$2,105	\$1,169
Family	\$1,320	\$1,522	\$1,742	\$2,065	\$2,530	\$3,179	\$4,132	\$3,200
							65 + Plan	65 + Medicare
Deluxe 1000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$327	\$398	\$554	\$755	\$937	\$1,220	\$1,502	\$721
EE + Spouse	\$893	\$984	\$1,136	\$1,555	\$1,940	\$2,434	\$3,349	\$2,570
EE + Children	\$712	\$794	\$857	\$1,021	\$1,194	\$1,474	\$1,757	\$976
Family	\$1,103	\$1,271	\$1,455	\$1,725	\$2,112	\$2,655	\$3,451	\$2,673
							GE I Diam	CE I Madian
Deluxe 2000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	65 + Plan Primary	65 + Medicare Primary
EE only	\$263	\$319	\$445	\$606	\$753	\$980	\$1,206	\$579
EE + Spouse	\$717	\$790	\$912	\$1,249	\$1,558	\$1,955	\$2,689	\$2,063
EE + Children								
	\$572	\$637	\$688	\$820	\$959	\$1 184	\$1.411	\$78 4
Family	\$572 \$885	\$637 \$1,021	\$688 \$1,168	\$820 \$1,385	\$959 \$1,696	\$1,184 \$2,132	\$1,411 \$2,771	\$784 \$2,146

SCHI-SMGRPFKK6/30

Small Employer - Monthly Premium Rates (For annual rates multiply by 12)

Rating Area:

Area 4

Service area:

County: Fresno, Kern, Kings, Madera, Mariposa, Mendocino, Merced, Mono, Tulare

3 digit zip:

Effective date

10/1/2011

RAF

1.00

Marine and the second s	conseq.						65 + Plan	65 + Medicar
Deluxe 3000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$212	\$258	\$359	\$489	\$608	\$791	\$974	\$46
EE + Spouse	\$579	\$638	\$737	\$1,008	\$1,258	\$1,578	\$2,171	\$1,666
EE + Children	\$462	\$515	\$555	\$662	\$774	\$956	\$1,139	\$63:
Family	\$715	\$824	\$943	\$1,118	\$1,370	\$1,721	\$2,237	\$1,733
	nama y						65 + Plan	65 + Medicare
Deluxe 4000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$186	\$226	\$315	\$428	\$532	\$692	\$852	\$409
EE + Spouse	\$507	\$558	\$645	\$882	\$1,101	\$1,381	\$1,900	\$1,458
EE + Children	\$404	\$450	\$486	\$579	\$678	\$836	\$997	\$554
Family	\$626	\$721	\$825	\$979	\$1,199	\$1,506	\$1,958	\$1,516
							65 + Plan	65 + Medicare
Classic 2200	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$213	\$259	\$361	\$492	\$611	\$796	\$979	\$470
EE + Spouse	\$583	\$641	\$741	\$1,014	\$1,265	\$1,587	\$2,184	\$1,676
EE + Children	\$464	\$518	\$559	\$666	\$779	\$961	\$1,146	\$636
Family	\$719	\$829	\$949	\$1,125	\$1,377	\$1,731	\$2,250	\$1,743
Classic 3500	10 00	20 20	40 40	50 54			65 + Plan	65 + Medicare
L	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$152	\$185	\$258	\$352	\$437	\$568	\$699	\$336
EE + Spouse	\$416	\$458	\$529	\$724	\$904	\$1,134	\$1,560	\$1,197
EE + Children	\$332	\$370	\$399	\$475	\$556	\$687	\$819	\$455
Family	\$514	\$592	\$678	\$803	\$984	\$1,236	\$1,607	\$1,245
							65 + Plan	65 + Medicare
Classic 5000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$135	\$164	\$229	\$312	\$388	\$505	\$621	\$298
EE + Spouse	\$369	\$407	\$470	\$643	\$802	\$1,007	\$1,385	\$1,063
EE + Children	\$295	\$328	\$354	\$422	\$494	\$610	\$727	\$404
Family	\$456	\$526	\$602	\$713	\$874	\$1,098	\$1,427	\$1,105
							65 + Plan	65 + Medicare
HSA 3000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$141	\$171	\$239	\$325	\$404	\$526	\$647	\$311
EE + Spouse	\$385	\$424	\$490	\$670	\$836	\$1,049	\$1,443	\$1,107
EE + Children	\$307	\$342	\$369	\$440	\$515	\$635	\$757	\$420
Family	\$475	\$548	\$627	\$743	\$910	\$1,144	\$1,487	\$1,152
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SCHI-SMGRPFKK6/30

Small Employer - Monthly Premium Rates (For annual rates multiply by 12)

Rating Area:

Area 4

Service area:

County:

Fresno, Kern, Kings, Madera, Mariposa, Mendocino, Merced, Mono, Tulare

3 digit zip:

Effective date

10/1/2011

RAF

1.00

HSA 4000								65 + Plan	65 + Medicare
EE only	HSA 4000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64		Primary
EE + Spouse \$335 \$391 \$451 \$618 \$771 \$967 \$1,330 \$30 \$450 \$400 \$400 \$400 \$400 \$400 \$400 \$40	EE only	\$130	\$158	\$220	\$300	\$372	\$485		\$286
EE + Children \$283 \$315 \$340 \$405 \$474 \$586 \$698 Family \$438 \$505 \$578 \$685 \$839 \$1,055 \$1,371 \$575 \$1,371 \$575 \$1,371 \$1	EE + Spouse	\$355	\$391	\$451	\$618	\$771	\$967	\$1,330	\$1,021
HSA 5000	EE + Children	\$283	\$315	\$340	\$405	\$474	\$586	•	\$388
HSA 5000	Family	\$438	\$505	\$578	\$685	\$839	\$1,055	\$1,371	\$1,062
EE only \$120 \$145 \$203 \$276 \$342 \$446 \$549 \$EE + Spouse \$326 \$359 \$415 \$568 \$709 \$889 \$1,223 \$EE + Children \$260 \$290 \$313 \$373 \$436 \$539 \$642 \$Family \$403 \$403 \$464 \$531 \$630 \$772 \$970 \$1,261 \$		_						65 + Plan	65 + Medicare
EE + Spouse \$326 \$359 \$415 \$568 \$709 \$889 \$1,223 EE + Children \$260 \$290 \$313 \$373 \$436 \$539 \$642 Family \$403 \$464 \$531 \$630 \$772 \$970 \$1,261 	HSA 5000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE + Children \$260 \$290 \$313 \$373 \$436 \$539 \$642 Family \$403 \$464 \$531 \$630 \$772 \$970 \$1,261 \$1,261 \$1,24 \$1	EE only	\$120	\$145	\$203	\$276	\$342	\$446	\$549	\$263
Family \$403 \$464 \$531 \$630 \$772 \$970 \$1,261 Family \$403 \$464 \$531 \$630 \$772 \$970 \$1,261 Family \$403 \$464 \$531 \$630 \$772 \$970 \$1,261 Family \$19-29 30-39 40-49 50-54 55-59 60-64 Primary Prima Family \$126 \$153 \$213 \$290 \$361 \$469 \$578 Family \$126 \$153 \$213 \$290 \$361 \$469 \$578 Family \$126 \$153 \$213 \$290 \$361 \$469 \$578 Family \$124 \$378 \$437 \$598 \$746 \$937 \$1,289 Family \$274 \$305 \$330 \$393 \$460 \$567 \$676 Family \$424 \$489 \$560 \$664 \$813 \$1,021 \$1,328 \$11 Family \$424 \$489 \$560 \$664 \$813 \$1,021 \$1,328 \$11 Family \$110 \$134 \$186 \$253 \$315 \$410 \$504 Family \$110 \$134 \$186 \$253 \$315 \$315 \$315 \$317 \$1,124 Family \$110 \$134 \$186 \$253 \$315 \$315 \$315 \$317 \$31,124 Family \$110 \$110 \$110 \$110 \$110 \$110 \$110 \$1	EE + Spouse	\$326	\$359	\$415	\$568	\$709	\$889	\$1,223	\$939
HRA 5000	EE + Children	\$260	\$290	\$313	\$373	\$436	\$539	\$642	\$357
HRA 5000 19 - 29 30 - 39 40 - 49 50 - 54 55 - 59 60 - 64 Primary Primary EE only \$126 \$153 \$213 \$290 \$361 \$469 \$578 EE + Spouse \$344 \$378 \$437 \$598 \$746 \$937 \$1,289 EE + Children \$274 \$305 \$330 \$393 \$460 \$567 \$676 Family \$424 \$489 \$560 \$664 \$813 \$1,021 \$1,328 \$1 Select 8000 19 - 29 30 - 39 40 - 49 50 - 54 55 - 59 60 - 64 Primary Primary EE + Spouse \$300 \$330 \$331 \$525 \$315 \$410 \$504 EE + Spouse \$300 \$333 \$381 \$522 \$651 \$817 \$1,124 EE + Children \$239 \$266 \$288 \$343 \$401 \$495 \$590 Family \$370 \$427 \$488 \$57	Family	\$403	\$464	\$531	\$630	\$772	\$970	\$1,261	\$976
EE only \$126 \$153 \$213 \$290 \$361 \$469 \$578 EE + Spouse \$344 \$378 \$437 \$598 \$746 \$937 \$1,289 EE + Children \$274 \$305 \$330 \$393 \$460 \$567 \$676 Family \$424 \$489 \$560 \$664 \$813 \$1,021 \$1,328 \$1 \$1,021 \$1,328 \$1 \$1 \$1,021								65 + Plan	65 + Medicare
EE + Spouse \$344 \$378 \$437 \$598 \$746 \$937 \$1,289 EE + Children \$274 \$305 \$330 \$393 \$460 \$567 \$676 Family \$424 \$489 \$560 \$664 \$813 \$1,021 \$1,328 \$1,021 \$1,0	HRA 5000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE + Children \$274 \$305 \$330 \$393 \$460 \$567 \$676 Family \$424 \$489 \$560 \$664 \$813 \$1,021 \$1,328 \$1 Select 8000 19 - 29 30 - 39 40 - 49 50 - 54 55 - 59 60 - 64 Primary Primare EE + Children \$239 \$266 \$288 \$343 \$401 \$495 \$590 \$1,158 \$1	EE only	\$126	\$153	\$213	\$290	\$361	\$469	\$578	\$277
EE + Children \$274 \$305 \$330 \$393 \$460 \$567 \$676 \$576 \$576 \$576 \$576 \$576 \$576	EE + Spouse	\$344	\$378	\$437	\$598	\$746	\$937	\$1,289	\$989
Select 8000 19 - 29 30 - 39 40 - 49 50 - 54 55 - 59 60 - 64 Primary Primary	EE + Children	\$274	\$305	\$330	\$393	\$460	\$567		\$376
Select 8000 19 - 29 30 - 39 40 - 49 50 - 54 55 - 59 60 - 64 Primary Primary EE only \$110 \$134 \$186 \$253 \$315 \$410 \$504	Family	\$424	\$489	\$560	\$664	\$813	\$1,021	\$1,328	\$1,028
EE only \$110 \$134 \$186 \$253 \$315 \$410 \$504 \$255 \$255 \$300 \$330 \$331 \$522 \$651 \$317 \$1,124 \$255 \$255 \$318 \$315 \$410 \$317 \$1,124 \$315 \$315 \$315 \$315 \$315 \$315 \$315 \$315								65 + Plan	65 + Medicare
EE only \$110 \$134 \$186 \$253 \$315 \$410 \$504	Select 8000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE + Spouse \$300 \$330 \$381 \$522 \$651 \$817 \$1,124 \$255 \$2590 \$255 \$255 \$255 \$255 \$255 \$255 \$255 \$25	EE only	\$110	\$134	\$186	\$253	\$315	\$410	\$504	\$242
EE + Children \$239 \$266 \$288 \$343 \$401 \$495 \$590 \$500	EE + Spouse	\$300	\$330	\$381	\$522	\$651	\$817		\$863
Family \$370 \$427 \$488 \$579 \$709 \$891 \$1,158 \$370 \$65 + Plan 65 + Med \$3000 \$19 - 29 \$30 - 39 \$40 - 49 \$50 - 54 \$55 - 59 \$60 - 64 \$Primary \$Primar \$100 \$100 \$100 \$100 \$129 \$179 \$244 \$303 \$395 \$486 \$100 \$100 \$100 \$100 \$100 \$100 \$100 \$10	EE + Children	\$239	\$266	\$288	\$343	\$401	\$495	\$590	\$328
Select 10000 19 - 29 30 - 39 40 - 49 50 - 54 55 - 59 60 - 64 Primary Primary EE only \$106 \$129 \$179 \$244 \$303 \$395 \$486 \$58 EE + Spouse \$289 \$318 \$368 \$503 \$628 \$788 \$1,084 \$58	Family	\$370	\$427	\$488	\$579	\$709	\$891	\$1,158	\$897
Select 10000 19 - 29 30 - 39 40 - 49 50 - 54 55 - 59 60 - 64 Primary Primary EE only \$106 \$129 \$179 \$244 \$303 \$395 \$486 \$58 EE + Spouse \$289 \$318 \$368 \$503 \$628 \$788 \$1,084 \$58								65 + Plan	65 + Madigara
EE only \$106 \$129 \$179 \$244 \$303 \$395 \$486 \$EE + Spouse \$289 \$318 \$368 \$503 \$628 \$788 \$1,084	Select 10000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64		
EE + Spouse \$289 \$318 \$368 \$503 \$628 \$788 \$1,084	Laurence Control of the Control of t								\$233
PE - 0.111	•	,							\$832
								·	\$316
Family \$357 \$412 \$471 \$558 \$684 \$859 \$1,117				•					\$865

SCHI-SMGRPFKK6/30

Small Employer - Monthly Premium Rates (For annual rates multiply by 12)

Rating Area:

Area 5

Service area:

County:

Alameda, Contra Costa, Marin, Napa, Nevada, Placer, Sacramento, San Francisco

Solano, Sonoma, Sutter, Yolo, Yuba

Effective date

10/1/2011

RAF

1.00

							65 + Plan	65 + Medicare
No Deductible 3.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$539	\$654	\$912	\$1,242	\$1,543	\$2,008	\$2,471	\$1,186
EE + Spouse	\$1,470	\$1,619	\$1,870	\$2,559	\$3,193	\$4,006	\$5,511	\$4,229
EE + Children	\$1,172	\$1,306	\$1,410	\$1,680	\$1,965	\$2,426	\$2,892	\$1,606
Family	\$1,814	\$2,092	\$2,394	\$2,838	\$3,476	\$4,369	\$5,679	\$4,398
promise and a second se	٦						65 + Plan	65 + Medicare
No Deductible 6.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$477	\$580	\$808	\$1,101	\$1,367	\$1,779	\$2,189	\$1,051
EE + Spouse	\$1,303	\$1,434	\$1,656	\$2,267	\$2,828	\$3,549	\$4,882	\$3,746
EE + Children	\$1,038	\$1,157	\$1,249	\$1,488	\$1,741	\$2,149	\$2,562	\$1,423
Family	\$1,607	\$1,853	\$2,121	\$2,514	\$3,080	\$3,870	\$5,031	\$3,896
							65 + Plan	65 + Medicare
No Deductible 9.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$441	\$535	\$746	\$1,016	\$1,262	\$1,643	\$2,022	\$970
EE + Spouse	\$1,203	\$1,324	\$1,530	\$2,093	\$2,612	\$3,277	\$4,508	\$3,459
EE + Children	\$959	\$1,068	\$1,153	\$1,374	\$1,608	\$1,984	\$2,366	\$1,314
Family	\$1,484	\$1,711	\$1,958	\$2,322	\$2,844	\$3,574	\$4,645	\$3,598
,	Ψ., 10 /	V 1,7 1 1	Ψ1,000	V 2,022	Ψ2,044	Ψ0,014	ψ-1,0-10	ΨΟ,ΟΘΟ
	*						65 + Plan	65 + Medicare
Deluxe 500 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$640	\$777	\$1,083	\$1,475	\$1,832	\$2,384	\$2,935	\$1,409
EE + Spouse	\$1,746	\$1,922	\$2,220	\$3,039	\$3,791	\$4,758	\$6,544	\$5,022
EE + Children	\$1,392	\$1,551	\$1,674	\$1,995	\$2,334	\$2,881	\$3,435	\$1,907
Family	\$2,155	\$2,484	\$2,843	\$3,370	\$4,128	\$5,188	\$6,744	\$5,223
							65 + Plan	65 + Medicare
Deluxe 1000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$534	\$649	\$905	\$1,232	\$1,530	\$1,991	\$2,451	\$1,176
EE + Spouse	\$1,458	\$1,605	\$1,854	\$2,538		•		
EE + Children	\$1,162	\$1,005	\$1,83 4 \$1,398	\$2,556 \$1,666	\$3,166 \$4,040	\$3,973 \$2,406	\$5,465 \$2,060	\$4,194
Family	\$1,799	*			\$1,949		\$2,868	\$1,593
ranny	φ1,799	\$2,075	\$2,374	\$2,815	\$3,447	\$4,332	\$5,632	\$4,362
BACING CO. 10. 10. 10. 10. 10. 10. 10. 10. 10. 10							65 + Plan	65 + Medicare
Deluxe 2000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$429	\$521	\$726	\$989	\$1,228	\$1,599	\$1,968	\$945
EE + Spouse	\$1,171	\$1,289	\$1,489	\$2,038	\$2,542	\$3,190	\$4,388	\$3,367
EE + Children	\$933	\$1,040	\$1,123	\$1,338	\$1,565	\$1,932	\$2,303	\$1,279
Family	\$1,445	\$1,666	\$1,906	\$2,260	\$2,768	\$3,479	\$4,522	\$3,502

SCHI-SMGRPACM6/30

Small Employer - Monthly Premium Rates (For annual rates multiply by 12)

Rating Area:

Area 5

Service area:

County:

Alameda, Contra Costa, Marin, Napa, Nevada, Placer, Sacramento, San Francisco

Solano, Sonoma, Sutter, Yolo, Yuba

Effective date

10/1/2011

RAF

1.00

							65 + Plan	65 + Medicare
Deluxe 3000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$346	\$421	\$587	\$799	\$992	\$1,291	\$1,589	\$763
EE + Spouse	\$945	\$1,041	\$1,202	\$1,645	\$2,053	\$2,576	\$3,543	\$2,719
EE + Children	\$754	\$840	\$906	\$1,080	\$1,264	\$1,560	\$1,859	\$1,033
Family	\$1,167	\$1,345	\$1,539	\$1,825	\$2,235	\$2,809	\$3,651	\$2,828
P							65 + Plan	65 + Medicare
Deluxe 4000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$303	\$368	\$513	\$699	\$868	\$1,130	\$1,391	\$667
EE + Spouse	\$827	\$911	\$1,052	\$1,440	\$1,796	\$2,254	\$3,101	\$2,379
EE + Children	\$660	\$735	\$793	\$945	\$1,106	\$1,365	\$1,627	\$904
Family	\$1,021	\$1,177	\$1,347	\$1,597	\$1,956	\$2,458	\$3,195	\$2,475
							65 + Plan	65 + Medicare
Classic 2200	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$348	\$423	\$590	\$803	\$998	\$1,298	\$1,598	\$767
EE + Spouse	\$951	\$1,047	\$1,209	\$1,655	\$2,064	\$2,591	\$3,564	\$2,735
EE + Children	\$758	\$845	\$912	\$1,086	\$1,271	\$1,569	\$1,870	\$1,039
Family	\$1,173	\$1,353	\$1,548	\$1,835	\$2,248	\$2,825	\$3,672	\$2,844
							CE : Dian	OF 1 Marks
Classic 3500	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 64	65 + Plan	65 + Medicare
EE only	\$249	\$302	\$421	\$574		60 - 64	Primary	Primary
EE + Spouse	\$679	\$302 \$748	\$864	\$574 \$1,182	\$713	\$927	\$1,141	\$548
EE + Children	Ψ013	<i>⊕1</i> 1 0					00.545	
	\$5/1				\$1,475	\$1,850 \$4,430	\$2,545	\$1,953
Family	\$541 \$838	\$603	\$651	\$776	\$908	\$1,120	\$1,336	\$742
Family	\$541 \$838							
Family		\$603	\$651	\$776	\$908	\$1,120	\$1,336	\$742
Classic 5000		\$603	\$651	\$776	\$908	\$1,120	\$1,336 \$2,623	\$742 \$2,032
	\$838	\$603 \$966	\$651 \$1,106	\$776 \$1,311	\$908 \$1,606	\$1,120 \$2,018	\$1,336 \$2,623 65 + Plan	\$742 \$2,032 65 + Medicare
Classic 5000	\$838 19 - 29	\$603 \$966 30 - 39	\$651 \$1,106 40 - 49	\$776 \$1,311 50 - 54	\$908 \$1,606 55 - 59	\$1,120 \$2,018	\$1,336 \$2,623 65 + Plan Primary	\$742 \$2,032 65 + Medicare Primary
Classic 5000 EE only	\$838 19 - 29 \$221	\$603 \$966 30 - 39 \$268	\$651 \$1,106 40 - 49 \$374	\$776 \$1,311 50 - 54 \$509	\$908 \$1,606 55 - 59 \$633	\$1,120 \$2,018 60 - 64 \$823	\$1,336 \$2,623 65 + Plan Primary \$1,013	\$742 \$2,032 65 + Medicare Primary \$486
Classic 5000 EE only EE + Spouse	\$838 19 - 29 \$221 \$603	\$603 \$966 30 - 39 \$268 \$664	\$651 \$1,106 40 - 49 \$374 \$767	\$776 \$1,311 50 - 54 \$509 \$1,049	\$908 \$1,606 55 - 59 \$633 \$1,309	\$1,120 \$2,018 60 - 64 \$823 \$1,643	\$1,336 \$2,623 65 + Plan Primary \$1,013 \$2,260	\$742 \$2,032 65 + Medicare Primary \$486 \$1,734
Classic 5000 EE only EE + Spouse EE + Children	\$838 19 - 29 \$221 \$603 \$481	\$603 \$966 30 - 39 \$268 \$664 \$536	\$651 \$1,106 40 - 49 \$374 \$767 \$578	\$776 \$1,311 50 - 54 \$509 \$1,049 \$689	\$908 \$1,606 55 - 59 \$633 \$1,309 \$806	\$1,120 \$2,018 60 - 64 \$823 \$1,643 \$995	\$1,336 \$2,623 65 + Plan Primary \$1,013 \$2,260 \$1,186 \$2,329	\$742 \$2,032 65 + Medicare Primary \$486 \$1,734 \$659 \$1,804
Classic 5000 EE only EE + Spouse EE + Children	\$838 19 - 29 \$221 \$603 \$481	\$603 \$966 30 - 39 \$268 \$664 \$536	\$651 \$1,106 40 - 49 \$374 \$767 \$578	\$776 \$1,311 50 - 54 \$509 \$1,049 \$689	\$908 \$1,606 55 - 59 \$633 \$1,309 \$806	\$1,120 \$2,018 60 - 64 \$823 \$1,643 \$995	\$1,336 \$2,623 65 + Plan Primary \$1,013 \$2,260 \$1,186	\$742 \$2,032 65 + Medicare Primary \$486 \$1,734 \$659 \$1,804
Classic 5000 EE only EE + Spouse EE + Children Family	\$838 19 - 29 \$221 \$603 \$481 \$744	\$603 \$966 30 - 39 \$268 \$664 \$536 \$858	\$651 \$1,106 40 - 49 \$374 \$767 \$578 \$982	\$776 \$1,311 50 - 54 \$509 \$1,049 \$689 \$1,164	\$908 \$1,606 55 - 59 \$633 \$1,309 \$806 \$1,426	\$1,120 \$2,018 60 - 64 \$823 \$1,643 \$995 \$1,791	\$1,336 \$2,623 65 + Plan Primary \$1,013 \$2,260 \$1,186 \$2,329 65 + Plan Primary	\$742 \$2,032 65 + Medicare Primary \$486 \$1,734 \$659 \$1,804 65 + Medicare Primary
Classic 5000 EE only EE + Spouse EE + Children Family	\$838 19 - 29 \$221 \$603 \$481 \$744	\$603 \$966 30 - 39 \$268 \$664 \$536 \$858	\$651 \$1,106 40 - 49 \$374 \$767 \$578 \$982 40 - 49 \$390	\$776 \$1,311 50 - 54 \$509 \$1,049 \$689 \$1,164 50 - 54 \$531	\$908 \$1,606 55 - 59 \$633 \$1,309 \$806 \$1,426	\$1,120 \$2,018 60 - 64 \$823 \$1,643 \$995 \$1,791	\$1,336 \$2,623 65 + Plan Primary \$1,013 \$2,260 \$1,186 \$2,329 65 + Plan Primary \$1,056	\$742 \$2,032 65 + Medicare Primary \$486 \$1,734 \$659 \$1,804 65 + Medicare Primary \$507
Classic 5000 EE only EE + Spouse EE + Children Family HSA 3000 EE only	\$838 19 - 29 \$221 \$603 \$481 \$744 19 - 29 \$230	\$603 \$966 30 - 39 \$268 \$664 \$536 \$858 30 - 39 \$280	\$651 \$1,106 40 - 49 \$374 \$767 \$578 \$982	\$776 \$1,311 50 - 54 \$509 \$1,049 \$689 \$1,164	\$908 \$1,606 55 - 59 \$633 \$1,309 \$806 \$1,426	\$1,120 \$2,018 60 - 64 \$823 \$1,643 \$995 \$1,791	\$1,336 \$2,623 65 + Plan Primary \$1,013 \$2,260 \$1,186 \$2,329 65 + Plan Primary	\$742 \$2,032 65 + Medicare Primary \$486 \$1,734 \$659 \$1,804 65 + Medicare Primary

SCHI-SMGRPACM6/30

Small Employer - Monthly Premium Rates (For annual rates multiply by 12)

Rating Area: Area 5

Service area: County: Alameda, Contra Costa, Marin, Napa, Nevada, Placer, Sacramento, San Francisco

Solano, Sonoma, Sutter, Yolo, Yuba

Effective date **10/1/2011** RAF 1.00

000000000000000000000000000000000000000	_						65 + Plan	65 + Medicare
HSA 4000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$212	\$258	\$359	\$489	\$608	\$791	\$974	\$467
EE + Spouse	\$579	\$638	\$737	\$1,008	\$1,258	\$1,578	\$2,171	\$1,666
EE + Children	\$462	\$515	\$555	\$662	\$774	\$956	\$1,139	\$633
Family	\$715	\$824	\$943	\$1,118	\$1,370	\$1,721	\$2,237	\$1,733
	_						65 + Plan	65 + Medicare
HSA 5000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$195	\$237	\$331	\$450	\$559	\$727	\$895	\$430
EE + Spouse	\$533	\$586	\$677	\$927	\$1,157	\$1,451	\$1,997	\$1,532
EE + Children	\$425	\$473	\$511	\$609	\$712	\$879	\$1,048	\$582
Family	\$657	\$758	\$867	\$1,028	\$1,259	\$1,583	\$2,057	\$1,593
							65 + Plan	65 + Medicare
HRA 5000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$206	\$250	\$348	\$474	\$589	\$766	\$943	\$453
EE + Spouse	\$561	\$618	\$713	\$976	\$1,218	\$1,529	\$2,103	\$1,614
EE + Children	\$447	\$498	\$538	\$641	\$750	\$926	\$1,104	\$613
Family	\$692	\$798	\$914	\$1,083	\$1,327	\$1,667	\$2,167	\$1,678
							65 + Plan	65 + Medicare
Select 8000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$179	\$218	\$304	\$414	\$514	\$668	\$823	\$395
EE + Spouse	\$489	\$539	\$622	\$852	\$1,063	\$1,334	\$1,835	\$1,408
EE + Children	\$390	\$435	\$469	\$559	\$654	\$808	\$963	\$535
Family	\$604	\$697	\$797	\$945	\$1,157	\$1,454	\$1,891	\$1,464
·,	Ψ004	ΨΟΟΥ	Ψ131	Ψ940	Ψ1,101	Ψ1,404	Ψ1,001	ψ1,101
· · · · · · · · ·	φουν	ΨΟΟΥ	9 797	Ψ54-0	\$ 1,107	Ψ1,404	. ,	
	·	30 - 39	·			,	65 + Plan	65 + Medicare
Select 10000 EE only	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	65 + Plan Primary	65 + Medicare Primary
Select 10000	·		·	50 - 54 \$399	55 - 59 \$495	60 - 64 \$645	65 + Plan Primary \$793	65 + Medicare Primary \$381
Select 10000 EE only	19 - 29 \$173	30 - 39 \$210	40 - 49 \$293	50 - 54	55 - 59	60 - 64	65 + Plan Primary	65 + Medicare Primary

SCHI-SMGRPACM6/30

Small Employer - Monthly Premium Rates (For annual rates multiply by 12)

Rating Area:

Area 6

Service area:

County:

Calaveras, San Benito, San Joaquin, San Mateo, Stanislaus, Tuolumne

Effective date

10/1/2011

RAF

1.00

	_						65 + Plan	65 + Medicare
No Deductible 3.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$395	\$480	\$669	\$911	\$1,131	\$1,472	\$1,811	\$869
EE + Spouse	\$1,078	\$1,186	\$1,370	\$1,875	\$2,340	\$2,936	\$4,039	\$3,099
EE + Children	\$859	\$957	\$1,033	\$1,231	\$1,440	\$1,778	\$2,120	\$1,177
Family	\$1,330	\$1,533	\$1,755	\$2,080	\$2,548	\$3,202	\$4,162	\$3,224
gentus and the second s	-						65 + Plan	65 + Medicare
No Deductible 6.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$350	\$425	\$592	\$807	\$1,002	\$1,304	\$1,605	\$770
EE + Spouse	\$955	\$1,051	\$1,214	\$1,662	\$2,073	\$2,601	\$3,578	\$2,746
EE + Children	\$761	\$848	\$915	\$1,091	\$1,276	\$1,575	\$1,878	\$1,043
Family	\$1,178	\$1,358	\$1,554	\$1,843	\$2,257	\$2,837	\$3,687	\$2,856
	_						65 + Plan	65 + Medicare
No Deductible 9.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$323	\$392	\$547	\$745	\$925	\$1,204	\$1,482	\$711
EE + Spouse	\$882	\$970	\$1,121	\$1,534	\$1,914	\$2,402	\$3,304	\$2,535
EE + Children	\$703	\$783	\$845	\$1,007	\$1,178	\$1,454	\$1,734	\$963
Family	\$1,088	\$1,254	\$1,435	\$1,702	\$2,084	\$2,619	\$3,405	\$2,637
	_						65 + Plan	65 + Medicare
Deluxe 500 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$469	\$570	\$794	\$1,081	\$1,343	\$1,748	\$2,151	\$1,032
EE + Spouse	\$1,280	\$1,409	\$1,627	\$2,227	\$2,779	\$3,487	\$4,796	\$3,681
EE + Children	\$1,020	\$1,137	\$1,227	\$1,462	\$1,711	\$2,111	\$2,517	\$1,398
Family	\$1,579						Ψ2,011	
		\$1,821	\$2,084	\$2,470	\$3,026	\$3,802	\$4,943	\$3,828
	_	\$1,821	\$2,084	\$2,470	\$3,026	\$3,802		\$3,828 65 + Medicare
Deluxe 1000 copay	19 - 29	\$1,821 30 - 39	\$2,084 40 - 49	\$2,470 50 - 54	\$3,026 55 - 59	\$3,802 60 - 64	\$4,943	
Deluxe 1000 copay EE only	19 - 29 \$392	,			ŕ		\$4,943 65 + Plan Primary	65 + Medicare Primary
	4	30 - 39	40 - 49	50 - 54	55 - 59 \$1,121	60 - 64 \$1,459	\$4,943 65 + Plan Primary \$1,796	65 + Medicare Primary \$862
EE only	\$392	30 - 39 \$476	40 - 49 \$663	50 - 54 \$903	55 - 59	60 - 64 \$1,459 \$2,912	\$4,943 65 + Plan Primary \$1,796 \$4,005	65 + Medicare Primary \$862 \$3,074
EE only EE + Spouse	\$392 \$1,069	30 - 39 \$476 \$1,176	40 - 49 \$663 \$1,359	50 - 54 \$903 \$1,860	55 - 59 \$1,121 \$2,320	60 - 64 \$1,459	\$4,943 65 + Plan Primary \$1,796	65 + Medicare Primary \$862
EE only EE + Spouse EE + Children	\$392 \$1,069 \$852	30 - 39 \$476 \$1,176 \$949	40 - 49 \$663 \$1,359 \$1,025	50 - 54 \$903 \$1,860 \$1,221	55 - 59 \$1,121 \$2,320 \$1,428	60 - 64 \$1,459 \$2,912 \$1,763	\$4,943 65 + Plan Primary \$1,796 \$4,005 \$2,102	65 + Medicare Primary \$862 \$3,074 \$1,167
EE only EE + Spouse EE + Children	\$392 \$1,069 \$852	30 - 39 \$476 \$1,176 \$949	40 - 49 \$663 \$1,359 \$1,025	50 - 54 \$903 \$1,860 \$1,221	55 - 59 \$1,121 \$2,320 \$1,428	60 - 64 \$1,459 \$2,912 \$1,763	\$4,943 65 + Plan Primary \$1,796 \$4,005 \$2,102 \$4,128	65 + Medicare Primary \$862 \$3,074 \$1,167 \$3,197
EE only EE + Spouse EE + Children Family	\$392 \$1,069 \$852 \$1,319	30 - 39 \$476 \$1,176 \$949 \$1,521	\$663 \$1,359 \$1,025 \$1,740	50 - 54 \$903 \$1,860 \$1,221 \$2,063	55 - 59 \$1,121 \$2,320 \$1,428 \$2,527	\$1,459 \$2,912 \$1,763 \$3,175	\$4,943 65 + Plan Primary \$1,796 \$4,005 \$2,102 \$4,128 65 + Plan	65 + Medicare Primary \$862 \$3,074 \$1,167 \$3,197
EE only EE + Spouse EE + Children Family Deluxe 2000 copay	\$392 \$1,069 \$852 \$1,319	30 - 39 \$476 \$1,176 \$949 \$1,521	40 - 49 \$663 \$1,359 \$1,025 \$1,740	50 - 54 \$903 \$1,860 \$1,221 \$2,063	55 - 59 \$1,121 \$2,320 \$1,428 \$2,527	60 - 64 \$1,459 \$2,912 \$1,763 \$3,175	\$4,943 65 + Plan Primary \$1,796 \$4,005 \$2,102 \$4,128 65 + Plan Primary	65 + Medicare Primary \$862 \$3,074 \$1,167 \$3,197 65 + Medicare Primary
EE only EE + Spouse EE + Children Family Deluxe 2000 copay EE only	\$392 \$1,069 \$852 \$1,319 19 - 29 \$314	30 - 39 \$476 \$1,176 \$949 \$1,521 30 - 39 \$382	40 - 49 \$663 \$1,359 \$1,025 \$1,740 40 - 49 \$532	50 - 54 \$903 \$1,860 \$1,221 \$2,063 50 - 54	55 - 59 \$1,121 \$2,320 \$1,428 \$2,527 55 - 59 \$900	60 - 64 \$1,459 \$2,912 \$1,763 \$3,175 60 - 64 \$1,172	\$4,943 65 + Plan Primary \$1,796 \$4,005 \$2,102 \$4,128 65 + Plan Primary \$1,442	65 + Medicare Primary \$862 \$3,074 \$1,167 \$3,197 65 + Medicare Primary \$692

SCHI-SMGRPCSS6/30

Small Employer - Monthly Premium Rates (For annual rates multiply by 12)

Rating Area:

Area 6

Service area:

County:

Calaveras, San Benito, San Joaquin, San Mateo, Stanislaus, Tuolumne

Effective date

10/1/2011

RAF

1.00

							65 + Plan	65 + Medicare
Deluxe 3000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$254	\$308	\$430	\$585	\$727	\$946	\$1,165	\$559
EE + Spouse	\$693	\$763	\$881	\$1,206	\$1,504	\$1,888	\$2,597	\$1,993
EE + Children	\$552	\$615	\$664	\$791	\$926	\$1,143	\$1,363	\$757
Family	\$855	\$986	\$1,128	\$1,337	\$1,638	\$2,059	\$2,676	\$2,072
							65 + Plan	65 + Medicare
Deluxe 4000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$222	\$270	\$376	\$512	\$636	\$828	\$1,019	\$489
EE + Spouse	\$606	\$667	\$771	\$1,055	\$1,317	\$1,652	\$2,273	\$1,744
EE + Children	\$483	\$539	\$581	\$693	\$811	\$1,000	\$1,193	\$662
Family	\$748	\$863	\$987	\$1,170	\$1,434	\$1,802	\$2,342	\$1,814
	7						65 + Plan	65 + Medicare
Classic 2200	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$255	\$310	\$432	\$589	\$731	\$952	\$1,171	\$562
EE + Spouse	\$697	\$767	\$886	\$1,213	\$1,513	\$1,899	\$2,612	\$2,004
EE + Children	\$556	\$619	\$668	\$796	\$931	\$1,150	\$1,371	\$761
Family	\$860	\$992	\$1,135	\$1,345	\$1,648	\$2,071	\$2,691	\$2,085
							65 + Plan	65 + Medicare
Classic 3500	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$182	\$222	\$309	\$421	\$522	\$680	\$837	\$402
EE + Spouse	\$498	\$548	\$633	\$866	\$1,081	\$1,356	\$1,866	\$1,432
EE + Children	\$397	\$442	\$477	\$569	\$665	\$821	\$979	\$544
Family	\$614	\$708	\$810	\$961	\$1,177	\$1,479	\$1,922	\$1,489
Classic 5000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	65 + Plan Primary	65 + Medicare Primary
EE only	\$162	\$197	\$274	\$373	\$464	\$603	\$743	\$356
EE + Spouse	\$442	\$486	\$562	\$769	\$960	\$1,204	\$1,656	\$1,271
EE + Children	\$352	\$393	\$424	\$505	\$591	\$729	\$869	\$483
Family	\$545	\$629	\$720	\$853	\$1,045	\$1,313	\$1,707	\$1,322
LISA 2000	7 40 00	20. 00	40. 40	50 F:			65 + Plan	65 + Medicare
HSA 3000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$169	\$205	\$286	\$389	\$483	\$629	\$774	\$371
EE + Spouse	\$460	\$507	\$586	\$801	\$1,000	\$1,255	\$1,726	\$1,324
EE + Children	\$367	\$409	\$442	\$526	\$615	\$760	\$906	\$503
Family	\$568	\$655	\$750	\$889	\$1,089	\$1,368	\$1,778	\$1,377

SCHI-SMGRPCSS6/30

Small Employer - Monthly Premium Rates (For annual rates multiply by 12)

Rating Area:

Area 6

Service area:

County:

Calaveras, San Benito, San Joaquin, San Mateo, Stanislaus, Tuolumne

Effective date

10/1/2011

RAF

1.00

							65 + Plan	65 + Medicare
HSA 4000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$156	\$189	\$263	\$359	\$445	\$580	\$714	\$342
EE + Spouse	\$425	\$467	\$540	\$739	\$922	\$1,157	\$1,591	\$1,221
EE + Children	\$338	\$377	\$407	\$485	\$567	\$700	\$835	\$464
Family	\$524	\$604	\$691	\$819	\$1,004	\$1,261	\$1,640	\$1,270
							65 + Plan	65 + Medicare
HSA 5000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$143	\$174	\$242	\$330	\$410	\$533	\$656	\$315
EE + Spouse	\$390	\$430	\$496	\$679	\$848	\$1,064	\$1,463	\$1,123
EE + Children	\$311	\$347	\$374	\$446	\$522	\$644	\$768	\$426
Family	\$482	\$556	\$636	\$754	\$923	\$1,160	\$1,508	\$1,168
							65 + Plan	65 + Medicare
HRA 5000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$151	\$183	\$255	\$347	\$431	\$562	\$691	\$332
EE + Spouse	\$411	\$453	\$523	\$716	\$893	\$1,120	\$1,541	\$1,183
EE + Children	\$328	\$365	\$394	\$470	\$550	\$678	\$809	\$449
Family	\$507	\$585	\$670	\$794	\$972	\$1,222	\$1,588	\$1,230
							65 + Plan	65 + Medicare
Select 8000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$131	\$160	\$223	\$303	\$376	\$490	\$603	\$289
EE + Spouse	\$359	\$395	\$456	\$624	\$779	\$978	\$1,345	\$1,032
EE + Children	\$286	\$319	\$344	\$410	\$480	\$592	\$706	\$392
Family	\$443	\$511	\$584	\$693	\$848	\$1,066	\$1,386	\$1,073
							65 + Plan	65 + Medicare
Select 10000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$127	\$154	\$215	\$292	\$363	\$472	\$581	\$279
EE + Spouse	\$346	\$381	\$440	\$602	\$751	\$943	\$1,297	\$995
EE + Children	\$276	\$307	\$332	\$395	\$462	\$571	\$680	\$378
Family	\$427	\$492	\$563	\$668	\$818	\$1,028	\$1,336	\$1,035

SCHI-SMGRPCSS6/30

Small Employer - Monthly Premium Rates (For annual rates multiply by 12)

Rating Area: Area 7

Service area: County: Alpine, Amador, Butte, Colusa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen

3 digit zip: Modoc, Monterey, Plumas, Shasta, Sierra, Siskiyou, Tehama, Trinity

Effective date **10/1/2011** RAF 1.00

							65 + Plan	65 + Medicare
No Deductible 3.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$487	\$592	\$826	\$1,124	\$1,396	\$1,817	\$2,236	\$1,073
EE + Spouse	\$1,331	\$1,465	\$1,692	\$2,316	\$2,889	\$3,625	\$4,987	\$3,827
EE + Children	\$1,061	\$1,182	\$1,276	\$1,520	\$1,779	\$2,195	\$2,617	\$1,453
Family	\$1,642	\$1,893	\$2,166	\$2,568	\$3,146	\$3,953	\$5,139	\$3,980
	–						65 + Plan	65 + Medicare
No Deductible 6.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$432	\$525	\$731	\$996	\$1,237	\$1,610	\$1,981	\$951
EE + Spouse	\$1,179	\$1,298	\$1,499	\$2,051	\$2,559	\$3,212	\$4,418	\$3,390
EE + Children	\$940	\$1,047	\$1,130	\$1,347	\$1,576	\$1,945	\$2,319	\$1,288
Family	\$1,455	\$1,677	\$1,919	\$2,275	\$2,787	\$3,502	\$4,553	\$3,526
							65 + Plan	65 + Medicare
No Deductible 9.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$399	\$484	\$675	\$920	\$1,142	\$1,486	\$1,829	\$878
EE + Spouse	\$1,088	\$1,198	\$1,384	\$1,894	\$2,363	\$2,966	\$4,079	\$3,130
EE + Children	\$868	\$967	\$1,044	\$1,243	\$1,455	\$1,796	\$2,141	\$1,189
Family	\$1,343	\$1,549	\$1,772	\$2,101	\$2,573	\$3,234	\$4,204	\$3,256
							65 + Plan	65 + Medicare
Deluxe 500 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$579	\$703	\$980	\$1,335	\$1,658	\$2,158	\$2,656	\$1,275
EE + Spouse	\$1,580	\$1,739	\$2,009	\$2,750	\$3,431	\$4,305	\$5,922	\$4,544
EE + Children	\$1,260	\$1,404	\$1,515	\$1,805	\$2,112	\$2,607	\$3,108	\$1,726
Family	\$1,950	\$2,248	\$2,573	\$3,050	\$3,736	\$4,695	\$6,103	\$4,726
							65 + Plan	65 + Medicare
Deluxe 1000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$483	\$587	\$819	\$1,115	\$1,384	\$1,802	\$2,218	\$1,064
EE + Spouse	\$1,319	\$1,453	\$1,678	\$2,296	\$2,865	\$3,595	\$4,945	\$3,795
EE + Children	\$1,052	\$1,172	\$1,265	\$1,507	\$1,764	\$2,177	\$2,595	\$1,441
Family	\$1,628	\$1,878	\$2,148	\$2,547	\$3,120	\$3,920	\$5,096	\$3,947
							65 + Plan	GE + M:
Deluxe 2000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	ob + Plan Primary	65 + Medicare Primary
EE only	\$388	\$472	\$657	\$895	\$1,112	\$1,447	\$1,781	\$855
EE + Spouse	\$1,059	\$1,166	\$1,347	\$1,844	\$2,301	\$1,447 \$2,887	\$1,781	
EE + Children	\$845	\$941	\$1,016	\$1,044	\$1,416	\$2,887 \$1,748	\$2,084	\$3,047 \$1,157
Family	\$1,308	\$1,508	\$1,725	\$2,045	\$2,505	\$3,148	\$4,092	\$1,157 \$3,169

SCHI-SMGRPAAB6/30

Small Employer - Monthly Premium Rates (For annual rates multiply by 12)

Rating Area:

Area 7

Service area:

County:

Alpine, Amador, Butte, Colusa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen

3 digit zip:

Modoc, Monterey, Plumas, Shasta, Sierra, Siskiyou, Tehama, Trinity

Effective date

10/1/2011

RAF

1.00

							65 + Plan	65 + Medicare
Deluxe 3000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$313	\$381	\$531	\$723	\$898	\$1,168	\$1,438	\$690
EE + Spouse	\$855	\$942	\$1,088	\$1,489	\$1,857	\$2,331	\$3,206	\$2,460
EE + Children	\$682	\$760	\$820	\$977	\$1,143	\$1,411	\$1,683	\$934
Family	\$1,056	\$1,217	\$1,393	\$1,651	\$2,023	\$2,542	\$3,304	\$2,559
							65 + Plan	65 + Medicare
Deluxe 4000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$274	\$333	\$465	\$633	\$786	\$1,022	\$1,258	\$604
EE + Spouse	\$749	\$824	\$952	\$1,303	\$1,626	\$2,040	\$2,806	\$2,153
EE + Children	\$597	\$665	\$718	\$855	\$1,001	\$1,235	\$1,473	\$818
Family	\$924	\$1,065	\$1,219	\$1,445	\$1,770	\$2,224	\$2,892	\$2,239
							65 + Plan	65 + Medicare
Classic 2200	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$ 315	\$383	\$534	\$727	\$903	\$1,175	\$1,446	\$694
EE + Spouse	\$860	\$947	\$1,094	\$1,497	\$1,868	\$2,344	\$3,225	\$2,475
EE + Children	\$686	\$764	\$825	\$983	\$1,150	\$1,419	\$1,692	\$940
Family	\$1,062	\$1,224	\$1,401	\$1,661	\$2,034	\$2,556	\$3,323	\$2,574
							65 + Plan	65 + Medicare
Classic 3500	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$225	\$274	\$381	\$519	\$645	\$839	\$1,033	\$496
EE + Spouse	\$615	\$677	\$782	\$1,070	\$1,334	\$1,675	\$2,303	\$1,768
EE + Children	\$490	\$546	\$589	\$702	\$821	\$1,014	\$1,209	\$671
Family	\$758	\$874	\$1,001	\$1,186	\$1,453	\$1,826	\$2,374	\$1,838
							65 + Plan	65 + Medicare
Classic 5000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$200	\$243	\$339	\$461	\$572	\$745	\$917	\$440
EE + Spouse	\$546	\$601	\$694	\$950	\$1,185	\$1,487	\$2,045	\$1,569
EE + Children	\$435	\$485	\$523	\$623	\$729	\$900	\$1,073	\$596
Family	\$673	\$776	\$888	\$1,053	\$1,290	\$1,621	\$2,107	\$1,632
							65 + Plan	65 + Medicare
HSA 3000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$208	\$253	\$353	\$480	\$596	\$776	\$956	\$459
EE + Spouse	\$568	\$626	\$723	\$989	\$1,234	\$1,549	\$2,131	
EE + Children	\$453	\$505	\$545	\$649	\$1,23 4 \$760	\$1,549 \$938	\$1,118	\$1,635 \$621
Family	\$702	\$303 \$809	\$926	\$1,097	\$1,344	ъэзо \$1,689		
arring	Ψ1 UZ	ΨΟΟΘ	ψ 3 20	Φ1,097	φ1,044	φ1,009	\$2,196	\$1,701

SCHI-SMGRPAAB6/30

Small Employer - Monthly Premium Rates (For annual rates multiply by 12)

Rating Area:

10/1/2011

Service area:

County:

Alpine, Amador, Butte, Colusa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen

65 + Plan

65 + Medicare

3 digit zip:

Modoc, Monterey, Plumas, Shasta, Sierra, Siskiyou, Tehama, Trinity

\$443

\$353

\$547

\$488

\$393

\$630

Effective date RAF

1.00

EE + Children \$418 \$466 \$503 \$599 \$701 \$865 \$ Family \$647 \$746 \$853 \$1,012 \$1,239 \$1,557 \$ HSA 5000 19 - 29 30 - 39 40 - 49 50 - 54 55 - 59 60 - 64 Prim EE only \$177 \$215 \$299 \$407 \$506 \$658		Primary
EE + Children \$418 \$466 \$503 \$599 \$701 \$865 \$ Family \$647 \$746 \$853 \$1,012 \$1,239 \$1,557 \$ 65 + F HSA 5000 19 - 29 30 - 39 40 - 49 50 - 54 55 - 59 60 - 64 Prim EE only \$177 \$215 \$299 \$407 \$506 \$658	\$881	\$423
Family \$647 \$746 \$853 \$1,012 \$1,239 \$1,557 \$ 65 + F HSA 5000 19 - 29 30 - 39 40 - 49 50 - 54 55 - 59 60 - 64 Prim EE only \$177 \$215 \$299 \$407 \$506 \$658	1,965	\$1,508
HSA 5000 19 - 29 30 - 39 40 - 49 50 - 54 55 - 59 60 - 64 Prim EE only \$177 \$215 \$299 \$407 \$506 \$658	1,031	\$573
HSA 5000 19 - 29 30 - 39 40 - 49 50 - 54 55 - 59 60 - 64 Prim EE only \$177 \$215 \$299 \$407 \$506 \$658	\$2,025	\$1,568
EE only \$177 \$215 \$299 \$407 \$506 \$658	Plan	65 + Medicare
•	ary	Primary
EE + Spouso \$482 \$524 \$612 \$920 \$4.047 \$4.242 \$	\$810	\$389
LL + opouse \$402 \$331 \$013 \$639 \$1,047 \$1,313 \$	1,807	\$1,386
EE + Children \$384 \$428 \$462 \$551 \$644 \$795	\$948	\$527
Family \$595 \$686 \$785 \$930 \$1,140 \$1,432 \$	\$1,862	\$1,442
65 + F	Plan	65 + Medicare
HRA 5000 19 - 29 30 - 39 40 - 49 50 - 54 55 - 59 60 - 64 Prim	ary	Primary
EE only \$186 \$226 \$315 \$429 \$533 \$693	\$853	\$410
EE + Spouse \$508 \$559 \$646 \$884 \$1,102 \$1,383 \$	\$1,903	\$1,460
EE + Children \$405 \$451 \$487 \$580 \$679 \$838	\$999	\$555
Family \$627 \$722 \$827 \$980 \$1,200 \$1,508 \$	61,961	\$1,519
65 + F	Plan	65 + Medicare
Select 8000 19 - 29 30 - 39 40 - 49 50 - 54 55 - 59 60 - 64 Prim.	ary	Primary
EE only \$162 \$197 \$275 \$374 \$465 \$605		

							65 + Plan	65 + Medicare
Select 10000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$156	\$190	\$265	\$361	\$448	\$583	\$718	\$345
EE + Spouse	\$427	\$470	\$543	\$743	\$927	\$1,164	\$1,601	\$1,228
EE + Children	\$340	\$379	\$410	\$488	\$571	\$705	\$840	\$467
Family	\$527	\$608	\$695	\$824	\$1,010	\$1,269	\$1,650	\$1,278

\$563

\$425

\$721

\$771

\$506

\$855

\$962

\$592

\$1,047

\$1,207

\$1,316

\$731

\$1,660

\$871

\$1,711

\$1,274

\$1,325

\$484

SCHI-SMGRPAAB6/30

EE + Spouse

EE + Children

Family

SERFF Tracking Number: WKFL-127300658 State: California

Filing Company: SeeChange Health Insurance Company State Tracking Number: PF-2011-01345

Company Tracking Number:

TOI: H15G Group Health - Hospital/Surgical/Medical Sub-TOI: H15G.003 Small Group Only

Expense

Product Name: SeeChange Health Insurance Company

Project Name/Number:

Supporting Document Schedules

Item Status: Status

Date:

Satisfied - Item: Filing Cover Sheet

Comments:
Attachment:
CoverSheet.pdf

Item Status: Status

Date:

Satisfied - Item: Document Submission Formset

Comments:
Attachment:
Formset.xls

Item Status: Status

Date:

Satisfied - Item: Rating Plans

Comments:

Attachment:

Actuarial Memorandum and Certification.pdf

Item Status: Status

Date:

Satisfied - Item: Third Party Authorization

Comments:

Attachment:

Third Party Authorization.pdf

CALIFORNIA DEPARTMENT OF INSURANCE

Reset Form

FILING COVER SHEET for FORMS FILINGS with the POLICY APPROVAL BUREAU

(Suggested for use as the cover letter required by Title 10, California Code of Regulations §2205.)

TO: State of California Department of Insurance	FROM: (Official Insurer Name):					
Policy Approval Bureau 45 Fremont Street San Francisco, CA 94105 Submitter and Complete Mailing Address:						
	Michael G. Polis, Legal Counsel , SeeChange Health Insurance Company 10159 Wayzata Blvd., Suite 200 Minnetonka, Minnesot					
	Submission	Date: 6/30/11				
1. IDENTIFYING FORM NUMBER(S):	SCHI-SMG	RP-SDI330	, SCHI-SMGRP-SDI6	6/30		
[The form number(s) of one or more of the document	s submitted by wh	ich the filing can	be identified. §2205(a)]			
2. DOCUMENT CLASS [The subdivision of 10 CC	T T	best describes the	e forms submitted. (§2205(b)]			
Generic Description and Definition Citation	<u>Check</u> <u>Below</u>	Generic Desc	cription and Definition Citation	Check Below		
Health Insurance [Hospital, medical, surgical insurance, expense-incurred or indemnity.§2202(a)(1)]	/	Credit Life and Disability [§2202(a)(6)]				
Group and Blanket Life and Non-health Disability [(§32202(a)(2)]		Supplemental Life Benefits [§2202(a)(7)]				
Individual Disability, Non-health [€2202(a)(3)]		Variable Life and Annuities [§2202(a)(8)]				
Medicare Supplement [§32202(a)(4)]		Fraternals [Non-health Disability. §2202(a)(9)]				
Long-Term Care [§2202(a)(5)]		Unclassified [§	2202(a)(11)]			
* Describe briefly (documents other than those described)	ribed above may l	nave to be filed wi	ith other Department Bureaus; see	§2206):		
3. GROUP AND/OR INDIVIDUAL [Are the forms	group, individual	or used in both co	ntexts? §2205(b)]			
	lual Only:		Group and Individual:			
4. EMPLOYER SIZE (Employer <u>Health</u> Insurance Che minimum and the maximum sizes of the employer				ployment,		
2 to 50 Employees: Over 5	0 Employees:		All Employers:			
5.REPLACES PREVIOUSLY-APPROVED DOCUM	MENT(S)? [Do an	y documents repla	ace previously-approved documen	ts.§2205(d)		

Yes, SCHI-SMGRPRATE-REV0126, SCHI-SMGRPRATE-F1229, SCHI-SMGRPRATE-M1229, SCHI-SMGRPRATE-SB1229, SCHI-SMGRPRATE-SCSC1229

Document(s)	Document(s)
	LL BE USED [For each document (such as a rider) which is designed to be used statement of the document class with which it is to be used. §2205(f)]
Document Form Number	Document Class (from Item 2, above)
date of the previously approved group document. §	viously approved "group" document, the form number and the filing or approval
10. REMARKS AND ADDITIONAL INFO	RMATION (Attach additional sheets if necessary):
SUBMITTER'S SIGNATURE AND TITLE:	

CALIFORNIA DOCUMENT SUBMISSION FORMSET

California Insurer Number:			FOR DEPARTMENT USE ONLY			
(NOT NAIC Number)			Our File Number: Fee Code:			
Offi	cial Insurer Name:					
See	eChange Health Insurance Compa	ny	Reviewer:			
Sub	mitter and Complete Mailing Address:					
Our	militer and complete maining Address.					
Mic	chael G. Polis					
See	eChange Health Insurance Compa	ny				
	159 Wayzata Blvd, Suite 200	•				
Mir	nnetonka, Minnesota 55305					
Sul	omission Date: 6/30/11		Dept. Action Da			
	Document Form Number	Doc Type	Document	Department	Fee	
		("Policy," etc)	Coverage	Action		
1						
	SCHI-SMGRPSDI6/30	Rates				
	SCHI-SMGRPIOR6/30	Rates				
	SCHI-SMGRPSCSC6/30	Rates				
_	SCHI-SMGRPFKK6/30	Rates				
	SCHI-SMGRPACM6/30	Rates				
	SCHI-SMGRPCSS6/30	Rates				
_	SCHI-SMGRPAAB6/30	Rates				
_	SCHI-SMGRPSDI330	Rates				
10	SCHI-SMGRPIOR330	Rates				
11	SCHI-SMGRPSCSC330	Rates				
12	SCHI-SMGRPFKK330	Rates				
13	SCHI-SMGRPACM330	Rates				
14	SCHI-SMGRPCSS330	Rates				
15	SCHI-SMGRPAAB330	Rates				
16						
17						
18						
19						
20						
21						
22						
23						
24						
TRU				Total:	\$0.00	
S						



Actuarial Memorandum and Certification

Small Employer Premium Rates Effective 10/1/2011

Prepared by:

Tillit Consulting, LLC

Bradley A. Anderson, ASA, MAAA President & Consulting Actuary

Qualifications

I, Bradley A. Anderson, am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. The actuarial certification is prepared on behalf of SeeChange Health Insurance Company (the "Company") to comply with California Insurance Code section 10181.6 (b) (2).

I am affiliated with Tillit Consulting, LLC ("Tillit") an independent actuarial consulting firm that is not affiliated with, nor a subsidiary, nor in any way owned or controlled by a health plan, health insurer or a trade association of health plans or insurers.

Scope & Applicability

As a consulting actuary with Tillit, I have written this actuarial memorandum at the request of the Company to discuss the rate filing for its small employer group products. Company staff performed the majority of the analysis and I reviewed the work product. The proposed rates included in this filing will be effective for new and existing members enrolling or renewing on or after October 1, 2011.

This statement of opinion complies with the Actuarial Standards of Practice 8 and 41, promulgated by the Actuarial Standards Board.

Reliance

I have relied upon information provided by Mr. Michael Christy, Chief Underwriting Officer, at the Company. While I have reviewed the information for reasonableness, I did not audit the underlying data for correctness.

Basis of Rate Development

SeeChange Health Insurance Company is a relatively new company and has no credible small group experience (neither California experience nor national experience). The limited experience that exists is not credible for rate setting purposes, and therefore the proposed changes to premiums for 10/1/2011 reflect a more generalized set of adjustments to take into account the issues of health care trends, provider network changes, and benefit plan relativities.

The remainder of this memorandum presents the major considerations that were made in revising premium rates for the 10/1/2011 effective date. Additionally, a summary of experience is presented as well as identifying the primary assumptions upon which the premium rates will be monitored.

While this filing is focused on issues specific to the California market, the company's efforts to market new and unique products across the nation has lead it to partner with a national provider network; thereby expanding its presence both in and out of California. This provider network changes takes effect on 7/1/2011. As such, the Company has reevaluated its geographic rating areas and has refined its area factors.

In addition to considering the impact of a new provider network, the pricing of plans across geographic areas has been re-evaluated and modifications have been made to develop additional consistency in this area.

The company has evaluated the impact of provider network changes, changes to benefit plan relativities and current health care trend rates and believes the proposed rate action for 10/1/2011 is appropriate and reasonable.

Policy Form(s) & Benefit Plans

The policy form(s) covered by this rate certification include the following forms:

- SCHI-SMGRRATE-REV0126
- SCHI-SMGRRATE-F1229
- SCHI-SMGRRATE-M1229
- SCHI-SMGRRATE-SB1229
- SCHI-SMGRRATE-SCSC1229

Currently, within these forms are 17 products marketed to the small employer market. Table I identifies the plans currently marketed and contained within this rate filing:

	Table I	
SeeCha	nge Product Offerings as of 10	/1/2011
No Deductible 3.0	Deluxe Co-pay 3000	HSA 4000
No Deductible 6.0	Deluxe Co-pay 4000	HSA 5000
No Deductible 9.0	Classic 2200	HRA 5000
Deluxe Co-pay 500	Classic 3500	Select 8000
Deluxe Co-pay 1000	Classic 5000	Select 10000
Deluxe Co-pay 2000	HSA 3000	

Experience

Table II displays the emerging experience for the Company's California's small employer group line of business.

Table II						
Period	Member	Earned	Incurred	Medical Loss		
	Months	Premium	Claims	Ratio		
Qtr 3 2010	6	\$1,896	\$1,517	80.0%		
Qtr 4 2010	18	\$5,422	\$4,337	80.0%		
Qtr 1 2011	550	\$155,942	\$124,754	80.0%		
Qtr 2 2011	1,203	\$312,623	\$250,098	80.0%		
6/10 – 5/11	1,777	\$475,883	\$380,706	80.0%		

As displayed in Table II, total enrollment is relatively low and the majority of experience has occurred in the first quarter of 2011. Due to claim lags as well as variability in claims under higher deductible health plans, a precise estimate of incurred claims is not possible at this early stage. The incurred claim estimates, and subsequent medical loss ratios are a result of reserving based on expected loss ratios.

Expense Assumptions

The company provided proforma financial information which includes assumptions related to administrative expenses, commissions, premium taxes and profit targets. It is anticipated that the following expense assumptions will occur once the Company reaches target enrollment levels:

	Percentage of
Expense Component	Premium
Administration & Commissions	15.20%
Premium Tax	2.25%
Profit&Contribution to Surplus	2.55%
Total	20.00%

These assumptions are reasonable and consistent with non claim expenses in the small employer group market.

Trend Assumptions

The following trend assumptions are assumed to be indicative of current underlying trend rates in the California marketplace. These trend assumptions (in conjunction with other changes) have been considered during this rate filing:

	Assumed Annual Trend
Medical Expense Component	Rate [1]
Hospital Inpatient	11.9%
Hospital Outpatient	11.4%
Physician and Professional Services	7.5%
Pharmacy	9.9%
Composite	11.1%

^[1] These annual trend rates are assumed to represent a mix of marketplace benefit plan offerings. Actual trend rates used for pricing will need to consider actual experience and leveraging impacts unique to the Company's product mix.

Geographic Areas and Area Factors

Attached as Exhibit I is a summary of the Company's geographical rating areas. The small employer premium rates have been based on the following assumed geographic area factors:

Geographic Rating Area [1]	Area Factor	
1 – San Diego, LA2	.92	
2 – Orange, LA1	1.00	
3 – Santa Clara, Santa Cruz	.82	
4 – Fresno	.81	
5 – Sacramento, San Francisco	1.32	
6 – San Mateo, San Bernardino	.97	
7 – Monterey	1.19	

[1] Refer to Exhibit I for a more detailed description of rating areas.

Anticipated Medical Loss Ratio

Due to the lack of credible claims information, it is not possible to demonstrate with credible-experience that the anticipated loss ratio will exceed 80%. However, it is expected that the anticipated loss ratio will exceed 80% based on the following general logic:

Medical Loss Ratio for $6/2010 - 5/2011$ (see experience section):		
Assumed annual trend rate (see trend section) Midpoint of Loss Ratio Period: Midpoint of Projection Period: # of months of trend	11.1% 12/1/2010 4/1/2012 16	
Trend adjustment factor (1.111 ^(16/12))		1.151
Loss Ratio in the absence of rate increase:		.921
Average increase based on proposed 10/1/2011 Rates: Anticipated loss ratio after 10/1/2011 rate increase:		3.2% .892

Please note that this anticipated loss ratio projection is based on a starting loss ratio that is not fully credible. We anticipate that loss ratio that will emerge from the 10/1/2011 rates will be in an acceptable range to 80%.

Benefit Plan Changes

There have been no material benefit plan changes (increases or decreases) such that premiums need to be adjusted.

Effective Date and Proposed Rate Changes

Attached as Exhibit II are the proposed 10/1/2011 small employer premium rates (1.000 RAF). An evaluation of the premium rate changes, based on enrollment information as of May 2011, indicates the following rate action relative to current rates:

Presentation of Average Rate Change								
Benefit Plan	Enrolled Members (May 2011)	Average Rate Change						
Deluxe Co-pay 4000	4	7.1%						
Classic 2200	17	8.6%						
Classic 3500	25	5.7%						
Classic 5000	11	4.9%						
HSA 3000	347	2.3%						
HSA 4000	6	.8%						
HSA 5000	25	2.6%						
HRA 5000	22	6.5%						
Select 8000	16	9.5%						
Select 10000	16	9.2%						
All Plans [1]	489	3.2%						

[1] Reflect those plans for which there is enrollment. The composite rate change for all plans is based on a premium weighted average and is not based on member weights.

Opinion – Actuarial Sound in the Aggregate

In my opinion, the proposed premium rates are actuarial sound in the aggregate because the premium rates for business in California, including reinsurance recoveries, support expected health benefit costs, settlement costs, marketing and administrative expenses, and cost of required capital as provided by the Company.

Opinion – Reasonable Premium Rate Increases

In my opinion, the proposed premium rate increases are reasonable. I based my opinion of reasonable rate increase on the following factors below. The factors I considered were specifically required in Section A of the SB 1163 Guidance, titled "Unreasonable Rate Increases." The order of discussion below follow the general order of factors listed in Section A of the SB 1162 Guidance.

1. The anticipation that the aggregate medical loss ratio under the small employer line of business will exceed the federal medical loss ratio of 80.0% after accounting for adjustments allowable under federal law. Assumptions related to non claim expenses were previously identified in this memorandum, are reasonable with

respect to retention loads and are expected to result in a medical loss ratio that will exceed 80.0%

- 2. Assumptions on which the rate increase are based relies on reasonable assumptions regarding claim cost trends, area cost differentials and variation in costs due to benefit plan design. Since the Company has no credible experience, their own claims experience cannot be considered substantial, however, my review of ancillary information used by the Company can be considered substantial for the particular purpose of adjusting premium rates. The ancillary information used by the Company included, but was not limited to the following sources:
 - Provider discount information provided by the Company's network partner,
 - Marketplace discount information developed by the consulting firms of Milliman and Ingenix,
 - Milliman's Health Benefit Relativity pricing model for which the Company accesses via its consulting agreement,
 - Meta-analysis of marketplace benefit designs, premium rates and financial reports.
- 3. Based upon my review of information, I believe that the choice of assumptions used by the company to developed the proposed rates and rate increase is reasonable.
- 4. The proposed rates result in rates between insured within similar risk categories that are permissible under applicable California law, and the premium differences correspond to differences in expected claim costs between allowable risk classes.
- 5. The cumulative impact of the proposed rates, combined with previous increases, is not considered to result in unreasonable rates.
- 6. The rating factors applied and changes in rating factors are reasonable and result in a distribution of the proposed rate increase across risk categories that are reasonable and not overly burdensome on any particular group. I have considered the minimum and maximum rate increases a policy holder could receive and have considered the number of policyholders that may be subject to increases lower or higher than the average.

Factors Not Considered

Section A of the SB 1163 Guidance also listed the following items to review. I did not consider these items in forming my opinion of a reasonable rate increase.

1. Due to low membership, credible claims experience is not available. Therefore, a reliable loss ratio cannot be projected.

- 2. Due to low membership, credible experience data for the prior three years is not available.
- 3. The company's rate of return evaluated on a return-on-equity basis, for the prior three years and anticipated rate of return for the following year.
- 4. The company's employee and executive compensation.
- 5. The degree to which the rate increase exceeds the rate of medical cost inflation index.
- 6. The insurer's surplus condition and dividend history.
- 7. The nature and amount of transactions between the filing insurer and any affiliates over the prior three years.

Respectfully Submitted,

Bradley A. Anderson, ASA, MAAA

Member of the American Academy of Actuaries

Bradley a. andusa

June 29, 2011

Exhibit I – Geographic Areas

Exhibit I **SeeChange Health Insurance Company**

Definition of Rating Areas (as of 10/1/2011):

1	2	3	4	5	6	7
Imperial	Los Angeles 1***	Santa Clara	Fresno	Alameda	Calaveras	Monterey
Los Angeles 2**	Inyo	Santa Cruz	Kern	Alpine	San Benito	
San Diego	Orange		Kings	Amador	San Joaquin	
	Riverside		Madera	Butte	San Mateo	
	San Bernardino		Mariposa	Colusa	Stanislaus	
	San Luis Obispo		Mendocino	Contra Costa	Tuolumne	
	Santa Barbara		Merced	Del Norte		
	Ventura		Mono	El Dorado		
			Tulare	Glenn		
				Humboldt		
				Lake		
				Lassen		
				Marin		
				Modoc		
				Napa		
				Nevada		
				Placer		
				Plumas		
				Sacramento		
				San Francisco		
				Shasta		
				Sierra		
				Siskiyou		
				Solano		
				Sonoma		
				Sutter		
				Tehama		
				Trinity		
				Yolo		
				Yuba		

** Los Angeles2 is defined by the following three digit zip codes:
*** Los Angeles1 is defined by the following three digit zip codes:

906, 907, 908, 910, 911, 912, 915, 917, 918, 935 900, 901, 902, 903, 904, 905, 913, 914, 916

Exhibit II

SeeChange Health Insurance Company

Small Employer Premium Rates Effective 10/1/2011

Small Employer - Monthly Premium Rates (For annual rates multiply by 12)

Rating Area:

Area 1

Service area:

County: San Diego, Imperial

3 digit zip:

Los Angeles 3 digit zips: 906, 907, 908, 910, 911, 912, 915, 917, 918, 935

Effective date

RAF

	-						65 + Plan	65 + Medicare
No Deductible 3.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$376	\$457	\$637	\$868	\$1,078	\$1,403	\$1,727	\$829
EE + Spouse	\$1,027	\$1,131	\$1,307	\$1,788	\$2,231	\$2,799	\$3,851	\$2,955
EE + Children	\$819	\$913	\$985	\$1,174	\$1,373	\$1,695	\$2,021	\$1,122
Family	\$1,268	\$1,462	\$1,673	\$1,983	\$2,429	\$3,053	\$3,968	\$3,073
	٠						65 + Plan	65 + Medicare
No Deductible 6.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$333	\$405	\$565	\$769	\$955	\$1,243	\$1,530	\$734
EE + Spouse	\$910	\$1,002	\$1,157	\$1,584	\$1,976	\$2,480	\$3,411	\$2,618
EE + Children	\$726	\$808	\$873	\$1,040	\$1,217	\$1,502	\$1,790	\$994
Family	\$1,123	\$1,295	\$1,482	\$1,757	\$2,152	\$2,704	\$3,515	\$2,723
							65 + Plan	65 + Medicare
No Deductible 9.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$308	\$374	\$521	\$710	\$882	\$1,148	\$1,413	\$678
EE + Spouse	\$840	\$925	\$1,069	\$1,463	\$1,825	\$2,290	\$3,150	\$2,417
EE + Children	\$670	\$747	\$806	\$960	\$1,123	\$1,387	\$1,653	\$918
Family	\$1,037	\$1,196	\$1,368	\$1,622	\$1,987	\$2,497	\$3,246	\$2,514
							05 + DI-	05 - 44 15
Deluxe 500 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	65 + Plan	65 + Medicare
EE only	\$447	\$543	\$757				Primary	Primary
EE + Spouse	\$1,220	\$1,343		\$1,031 \$2,433	\$1,280	\$1,666	\$2,051	\$984
EE + Children	•		\$1,552 \$4,470	\$2,123	\$2,649	\$3,324	\$4,573	\$3,509
	\$973	\$1,084	\$1,170	\$1,394	\$1,631	\$2,013	\$2,400	\$1,333
Family	\$1,506	\$1,736	\$1,987	\$2,355	\$2,885	\$3,625	\$4,712	\$3,650
							65 + Plan	65 + Medicare
Deluxe 1000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$373	\$454	\$632	\$861	\$1,069	\$1,391	\$1,712	\$822
EE + Spouse	\$1,019	\$1,122	\$1,296	\$1,773	\$2,212	\$2,776	\$3,819	\$2,930
EE + Children	\$812	\$905	\$977	\$1,164	\$1,362	\$1,681	\$2,004	\$1,113
Family	\$1,257	\$1,450	\$1,659	\$1,967	\$2,409	\$3,027	\$3,935	\$3,048
							05 . 5'	05 - 14 - "
Deluxe 2000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	65 + Plan Primary	65 + Medicare Primary
EE only	\$300	\$364	\$508	\$691	\$858	\$1,117	\$1,375	\$660
EE + Spouse	\$818	\$901	\$1,040	\$1,424	\$1,776	\$2,229	\$3,066	\$2,353
'			+ -1	+ · , · · · ·	+ 1,1 T	~~,~~~	Ψ0,000	Ψ2,000
EE + Children	\$652	\$727	\$785	\$935	\$1.094	\$1.350	\$1 600	1082
Family	\$652 \$1,010	\$727 \$1,164	\$785 \$1,332	\$935 \$1,579	\$1,094 \$1,934	\$1,350 \$2,431	\$1,609 \$3,160	\$894 \$2,447

Small Employer - Monthly Premium Rates (For annual rates multiply by 12)

Rating Area:

Area 1

Service area:

County:

San Diego, Imperial

3 digit zip:

Los Angeles 3 digit zips: 906, 907, 908, 910, 911, 912, 915, 917, 918, 935

Effective date

RAF

							65 + Plan	65 + Medicare
Deluxe 3000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$242	\$294	\$410	\$558	\$693	\$902	\$1,110	\$533
EE + Spouse	\$661	\$727	\$840	\$1,150	\$1,434	\$1,800	\$2,476	\$1,900
EE + Children	\$527	\$587	\$633	\$755	\$883	\$1,090	\$1,299	\$721
Family	\$815	\$940	\$1,075	\$1,275	\$1,562	\$1,963	\$2,551	\$1,976
							65 + Plan	65 + Medicare
Deluxe 4000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$212	\$257	\$359	\$488	\$607	\$789	\$972	\$466
EE + Spouse	\$578	\$636	\$735	\$1,006	\$1,255	\$1,575	\$2,167	\$1,663
EE + Children	\$461	\$513	\$554	\$660	\$773	\$954	\$1,137	\$631
Family	\$713	\$823	\$941	\$1,116	\$1,367	\$1,718	\$2,233	\$1,729
							65 + Plan	65 + Medicare
Classic 2200	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$243	\$296	\$412	\$561	\$697	\$907	\$1,117	\$536
EE + Spouse	\$664	\$731	\$845	\$1,156	\$1,443	\$1,810	\$2,490	\$1,911
EE + Children	\$530	\$590	\$637	\$759	\$888	\$1,096	\$1,307	\$726
Family	\$820	\$945	\$1,082	\$1,282	\$1,571	\$1,974	\$2,566	\$1,987
Classic 3500	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	65 + Plan Primary	65 + Medicare Primary
EE only	\$174	\$211	\$294	\$401	\$498	\$648	\$798	\$383
EE + Spouse	\$475	\$522	\$603	\$826	\$1,030	\$1,293	\$1,779	\$365 \$1,365
EE + Children	\$378	\$422	\$455	\$542	\$634	\$783	\$933	\$518
Family	\$586	\$675	\$773	\$916	\$1,122	\$1,410	\$1,833	\$1,420
Classic 5000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	65 + Plan Primary	65 + Medicare Primary
EE only	\$154	\$188	\$261	\$356	\$442	\$575	\$708	\$340
EE + Spouse	\$421	\$464	\$536	\$733	\$915	\$1,148	\$1,579	\$1,212
EE + Children	\$336	\$374	\$404	\$481	\$563	\$695	\$829	\$460
Family	\$520	\$599	\$686	\$813	\$996			
Ганшу	φυ20	ф 399	\$600	φο 13	ф ээо	\$1,252	\$1,627	\$1,260
34 04556444411104564441104464444	7						65 + Plan	65 + Medicare
HSA 3000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$161	\$195	\$272	\$371	\$461	\$599	\$738	\$354
EE + Spouse	\$439	\$483	\$558	\$764	\$953	\$1,196	\$1,645	\$1,263
EE + Children	\$350	\$390	\$421	\$501	\$587	\$724	\$863	\$479
Family	\$542	\$625	\$715	\$847	\$1,038	\$1,304	\$1,695	\$1,313

SeeChange Health Insurance Company
Small Employer - Monthly Premium Rates (For annual rates multiply by 12)

Rating Area:

Area 1

Service area:

County:

San Diego, Imperial

3 digit zip:

Los Angeles 3 digit zips: 906, 907, 908, 910, 911, 912, 915, 917, 918, 935

Effective date

RAF

HSA 4000	10.00	30 - 39	40 40	F0 F4	55 50	00.04	65 + Plan	65 + Medicare
EE only	19 - 29 \$148	30 - 39 \$180	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
•		•	\$251	\$342	\$425	\$553	\$680	\$327
EE + Spouse	\$405	\$446	\$515	\$704	\$879	\$1,103	\$1,517	\$1,164
EE + Children	\$323	\$360	\$388	\$462	\$541	\$668	\$796	\$442
Family	\$499	\$576	\$659	\$781	\$957	\$1,203	\$1,563	\$1,211
MA							65 + Plan	65 + Medicare
HSA 5000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$136	\$166	\$231	\$314	\$391	\$508	\$626	\$300
EE + Spouse	\$372	\$410	\$473	\$648	\$808	\$1,014	\$1,395	\$1,071
EE + Children	\$297	\$331	\$357	\$425	\$498	\$614	\$732	\$407
Family	\$459	\$530	\$606	\$718	\$880	\$1,106	\$1,438	\$1,113
							65 + Plan	65 + Medicare
HRA 5000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$144	\$174	\$243	\$331	\$411	\$535	\$659	\$316
EE + Spouse	\$392	\$432	\$499	\$682	\$851	\$1,068	\$1,469	\$1,127
EE + Children	\$313	\$348	\$376	\$448	\$524	\$647	\$771	\$428
Family	\$484	\$558	\$638	\$757	\$927	\$1,165	\$1,514	\$1,173
	_						65 + Plan	65 + Medicare
Select 8000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$125	\$152	\$212	\$289	\$359	\$467	\$575	\$276
EE + Spouse	\$342	\$377	\$435	\$595	\$743	\$932	\$1,282	\$984
EE + Children	\$273	\$304	\$328	\$391	\$457	\$564	\$673	\$374
Family	\$422	\$487	\$557	\$660	\$809	\$1,016	\$1,321	\$1,023
							65 + Plan	65 + Medicare
Select 10000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
American and the first and the first and the second company of the problems	0404	\$147	\$205	\$279	\$346	\$450	\$554	\$266
EE only	\$121	φ141	Ψ <u>2</u> 00					
EE only EE + Spouse	\$121 \$330	\$363	\$419	\$574	\$716	\$899	\$1,236	
•					*			\$949 \$360

Small Employer - Monthly Premium Rates (For annual rates multiply by 12)

Rating Area:

Area 2

Service area:

County:

lnyo, Orange, Riverside, San Bernardino, San Luis Obispo, Santa Barbara, Ventura

3 digit zip:

Los Angeles county 3 digit: 900, 901, 902, 903, 904, 905, 913, 914, 916

Effective date

10/1/2011

RAF

Debut								65 + Plan	65 + Medicare
EE + Spouse	No Deductible 3.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
See Children See	EE only	\$408	\$496	\$691	\$941	\$1,169	\$1,521	\$1,872	\$899
No Deductible 6.0	EE + Spouse	\$1,114	\$1,226	\$1,417	\$1,939	\$2,419	\$3,035	\$4,175	\$3,204
No Deductible 6.0 19 - 29 30 - 39	EE + Children	\$888	\$989	\$1,068	\$1,272	\$1,489	\$1,838	\$2,191	\$1,217
No Deductible 6.0 19 - 29 30 - 39 40 - 49 50 - 54 55 - 59 60 - 64 Primary Primary	Family	\$1,375	\$1,585	\$1,814	\$2,150	\$2,634	\$3,310	\$4,302	\$3,332
EE only \$362 \$439 \$612 \$834 \$1,035 \$1,348 \$1,659 \$796 EE + Spouse \$987 \$1,086 \$1,255 \$1,717 \$2,143 \$2,889 \$3,699 \$2,838 EE + Children \$787 \$897 \$1,945 \$1,172 \$1,319 \$1,628 \$1,941 \$1,078 Family \$1,218 \$1,404 \$1,607 \$1,905 \$2,333 \$2,932 \$3,811 \$2,962 No Deductible 9.0 \$19 - 29 \$30 - 39 \$40 - 49 \$50 - 54 \$5 - 59 \$60 - 64 Primary Primary EE only \$334 \$406 \$565 \$770 \$956 \$1,244 \$1,531 \$735 EE + Spouse \$911 \$1,003 \$1,159 \$1,586 \$1,978 \$2,483 \$3,415 \$2,221 EE + Children \$725 \$809 \$874 \$1,041 \$1,218 \$1,503 \$1,792 \$995 Family \$1,124 \$1,297 \$1,484 \$1,074 \$1,218								65 + Plan	65 + Medicare
EE + Spouse \$987 \$1,086 \$1,255 \$1,717 \$2,143 \$2,889 \$3,899 \$2,838 EE + Children \$787 \$877 \$846 \$1,127 \$1,519 \$1,628 \$1,941 \$1,078 \$7 milly \$1,218 \$1,404 \$1,607 \$1,905 \$2,333 \$2,932 \$3,811 \$1,078 \$1,	No Deductible 6.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
Second Color	EE only	\$362	\$439	\$612	\$834	\$1,035	\$1,348	\$1,659	\$796
S1,218		\$987	\$1,086	\$1,255	\$1,717	\$2,143	\$2,689	\$3,699	\$2,838
No Deductible 9.0	EE + Children	\$787	\$877	\$946	\$1,127	\$1,319	\$1,628	\$1,941	\$1,078
No Deductible 9.0 19 - 29 30 - 39 40 - 49 50 - 54 55 - 59 60 - 64 Primary Primary EE only \$334 \$406 \$565 \$770 \$956 \$1,244 \$1,531 \$735 EE + Spouse \$911 \$1,003 \$1,159 \$1,586 \$1,978 \$2,483 \$3,415 \$2,255 \$2,000 \$2,700 \$3,179 \$3,599 \$3,700 \$3,179 \$3,519 \$3,790 \$3,519 \$3,790	Family	\$1,218	\$1,404	\$1,607	\$1,905	\$2,333	\$2,932	\$3,811	\$2,952
No Deductible 9.0 19 - 29 30 - 39 40 - 49 50 - 54 55 - 59 60 - 64 Primary Primary EE only \$334 \$406 \$565 \$770 \$956 \$1,244 \$1,531 \$735 EE + Spouse \$911 \$1,003 \$1,159 \$1,586 \$1,978 \$2,483 \$3,415 \$2,621 EE + Children \$726 \$809 \$874 \$1,041 \$1,218 \$1,503 \$1,792 \$995 Family \$1,124 \$1,297 \$1,484 \$1,759 \$2,154 \$2,707 \$3,519 \$2,726 Family \$1,124 \$1,297 \$1,484 \$1,759 \$2,154 \$2,707 \$3,519 \$2,726 Family \$1,124 \$1,297 \$1,484 \$1,759 \$2,154 \$2,707 \$3,519 \$2,726 Family \$485 \$589 \$821 \$1,118 \$1,388 \$1,806 \$2,223 \$1,087 EE only \$485 \$589 \$821 \$1,118 \$1,388 \$1,806 \$2,223 \$1,087 EE + Spouse \$1,323 \$1,456 \$1,682 \$2,302 \$2,872 \$3,804 \$4,958 \$3,804 EE + Children \$1,054 \$1,175 \$1,268 \$1,511 \$1,768 \$2,182 \$2,602 \$1,445 Family \$1,632 \$1,882 \$2,154 \$2,553 \$3,128 \$3,930 \$5,109 \$3,957 Family \$1,632 \$1,882 \$2,154 \$2,553 \$3,128 \$3,930 \$5,109 \$3,957 Family \$1,632 \$1,265 \$1,405 \$1,265								65 + Plan	65 + Medicare
EE only \$334 \$406 \$565 \$770 \$956 \$1,244 \$1,531 \$735 EE + Spouse \$911 \$1,003 \$1,159 \$1,586 \$1,978 \$2,483 \$3,415 \$2,621 EE + Children \$726 \$809 \$874 \$1,041 \$1,218 \$1,503 \$1,792 \$995 Family \$1,124 \$1,297 \$1,484 \$1,759 \$2,154 \$2,707 \$3,519 \$2,726 \$1,041 \$1,248 \$1,503 \$1,792 \$1,000 \$1,000 \$1,124 \$1,297 \$1,484 \$1,759 \$2,154 \$2,707 \$3,519 \$2,726 \$1,000 \$1,0	No Deductible 9.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64		
Second		I			· · · · · · · · · · · · · · · · · · ·				
EE + Children \$726 \$809 \$874 \$1,041 \$1,218 \$1,503 \$1,792 \$995 Family \$1,124 \$1,297 \$1,484 \$1,759 \$2,154 \$2,707 \$3,519 \$2,726 Deluxe 500 copay 19 - 29 30 - 39 40 - 49 50 - 54 55 - 59 60 - 64 Primary Primary Primary EE only \$485 \$589 \$821 \$1,118 \$1,388 \$1,806 \$2,223 \$1,067 EE + Spouse \$1,323 \$1,456 \$1,682 \$2,302 \$2,872 \$3,604 \$4,958 \$3,804 EE + Children \$1,054 \$1,175 \$1,268 \$1,511 \$1,768 \$2,182 \$2,602 \$1,445 Family \$1,632 \$1,802 \$2,154 \$2,553 \$3,128 \$3,930 \$5,109 \$3,957 EE only \$405 \$492 \$685 \$933 \$1,159 \$1,509 \$1,857 \$891 EE + Spouse \$1,105 \$1,216 \$1,405 \$1	•	·	•						
Samily	EE + Children	\$726	•	•			•	,	
Deluxe 500 copay 19 - 29 30 - 39 40 - 49 50 - 54 55 - 59 60 - 64 Primary Primary EE only \$485 \$589 \$821 \$1,118 \$1,388 \$1,806 \$2,223 \$1,067 EE + Spouse \$1,323 \$1,456 \$1,682 \$2,302 \$2,872 \$3,604 \$4,958 \$3,804 EE + Children \$1,054 \$1,175 \$1,268 \$1,511 \$1,768 \$2,182 \$2,602 \$1,445 Family \$1,632 \$1,882 \$2,154 \$2,553 \$3,128 \$3,930 \$5,109 \$3,957 Ee children \$40.5 \$1,882 \$2,154 \$2,553 \$3,128 \$3,930 \$5,109 \$3,957 EE only \$40.5 \$492 \$685 \$933 \$1,159 \$1,509 \$1,857 \$891 EE + Spouse \$1,105 \$1,216 \$1,405 \$1,922 \$2,399 \$3,010 \$4,140 \$3,177 EE + Children \$881 \$981 \$1,059 \$1,262	Family								
Deluxe 500 copay 19 - 29 30 - 39 40 - 49 50 - 54 55 - 59 60 - 64 Primary Primary EE only \$485 \$589 \$821 \$1,118 \$1,388 \$1,806 \$2,223 \$1,067 EE + Spouse \$1,323 \$1,456 \$1,682 \$2,302 \$2,872 \$3,604 \$4,958 \$3,804 EE + Children \$1,054 \$1,175 \$1,268 \$1,511 \$1,768 \$2,182 \$2,602 \$1,445 Family \$1,632 \$1,882 \$2,154 \$2,553 \$3,128 \$3,930 \$5,109 \$3,957 Ee children \$40.5 \$1,882 \$2,154 \$2,553 \$3,128 \$3,930 \$5,109 \$3,957 EE only \$40.5 \$492 \$685 \$933 \$1,159 \$1,509 \$1,857 \$891 EE + Spouse \$1,105 \$1,216 \$1,405 \$1,922 \$2,399 \$3,010 \$4,140 \$3,177 EE + Children \$881 \$981 \$1,059 \$1,262									
EE only \$485 \$589 \$821 \$1,118 \$1,388 \$1,806 \$2,223 \$1,067 EE + Spouse \$1,323 \$1,456 \$1,682 \$2,302 \$2,872 \$3,604 \$4,958 \$3.804 EE + Children \$1,054 \$1,175 \$1,268 \$1,511 \$1,768 \$2,182 \$2,602 \$1,445 Family \$1,632 \$1,862 \$2,154 \$2,553 \$3,128 \$3,930 \$5,109 \$3,957 Deluxe 1000 copay \$19 - 29 \$30 - 39 \$40 - 49 \$50 - 54 \$5 - 59 \$60 - 64 \$70 mary \$70 mary \$70 mary \$70 mary \$1,867 \$891 \$891 \$891 \$891 \$1,509 \$1,857 \$891 \$891 \$891 \$1,922 \$2,399 \$3,010 \$4,140 \$3,177 \$3,207 \$4,207 \$4,207 \$4,207 \$4,207 \$4,207 \$4,207 \$4,207 \$4,207 \$4,207 \$4,207 \$4,207 \$4,207 \$4,207 \$4,207 \$4,207 \$4,207 \$4,207								65 + Plan	65 + Medicare
EE + Spouse \$1,323 \$1,456 \$1,682 \$2,302 \$2,872 \$3,604 \$4,958 \$3,804 EE + Children \$1,054 \$1,175 \$1,268 \$1,511 \$1,768 \$2,182 \$2,602 \$1,445 Family \$1,632 \$1,882 \$2,154 \$2,553 \$3,128 \$3,930 \$5,109 \$3,957 Deluxe 1000 copay \$1,632 \$1,882 \$2,154 \$2,553 \$3,128 \$3,930 \$5,109 \$3,957 EE only \$405 \$492 \$685 \$933 \$1,159 \$1,509 \$1,857 \$891 EE + Spouse \$1,105 \$1,216 \$1,405 \$1,922 \$2,399 \$3,010 \$4,140 \$3,177 EE + Children \$881 \$981 \$1,059 \$1,262 \$1,477 \$1,822 \$2,173 \$1,207 Family \$1,363 \$1,572 \$1,799 \$2,132 \$2,612 \$3,282 \$4,266 \$3,304 Deluxe 2000 copay \$19 - 29 \$0 - 39 \$40 - 49 <td>Deluxe 500 copay</td> <td>19 - 29</td> <td>30 - 39</td> <td>40 - 49</td> <td>50 - 54</td> <td>55 - 59</td> <td>60 - 64</td> <td>Primary</td> <td>Primary</td>	Deluxe 500 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE + Children \$1,054 \$1,175 \$1,268 \$1,511 \$1,768 \$2,182 \$2,602 \$1,445 Family \$1,632 \$1,882 \$2,154 \$2,553 \$3,128 \$3,930 \$5,109 \$3,957 Deluxe 1000 copay \$1,632 \$1,882 \$2,154 \$2,553 \$3,128 \$3,930 \$5,109 \$3,957 Deluxe 1000 copay \$19 - 29 \$30 - 39 \$40 - 49 \$0 - 54 \$5 - 59 \$60 - 64 Primary Primary EE only \$405 \$492 \$685 \$933 \$1,159 \$1,509 \$1,857 \$891 EE + Spouse \$1,105 \$1,216 \$1,405 \$1,922 \$2,399 \$3,010 \$4,140 \$3,177 EE + Children \$881 \$981 \$1,059 \$1,262 \$1,477 \$1,822 \$2,173 \$1,207 Family \$1,363 \$1,572 \$1,799 \$2,132 \$2,612 \$3,282 \$4,266 \$3,304 Deluxe 2000 copay \$19 - 29 \$30 - 39 \$40 - 49	EE only	\$485	\$589	\$821	\$1,118	\$1,388	\$1,806	\$2,223	\$1,067
Family \$1,632 \$1,882 \$2,154 \$2,553 \$3,128 \$3,930 \$5,109 \$3,957 \$ Deluxe 1000 copay	EE + Spouse	\$1,323	\$1,456	\$1,682	\$2,302	\$2,872	\$3,604	\$4,958	\$3,804
Deluxe 1000 copay 19 - 29 30 - 39 40 - 49 50 - 54 55 - 59 60 - 64 Primary Primary Primary EE only \$405 \$492 \$685 \$933 \$1,159 \$1,509 \$1,857 \$891 EE + Spouse \$1,105 \$1,216 \$1,405 \$1,922 \$2,399 \$3,010 \$4,140 \$3,177 EE + Children \$881 \$981 \$1,059 \$1,262 \$1,477 \$1,822 \$2,173 \$1,207 Family \$1,363 \$1,572 \$1,799 \$2,132 \$2,612 \$3,282 \$4,266 \$3,304 Deluxe 2000 copay \$19 - 29 30 - 39 \$40 - 49 \$0 - 54 \$55 - 59 60 - 64 Primary Primary EE only \$325 \$395 \$550 \$749 \$931 \$1,211 \$1,491 \$716 EE + Spouse \$887 \$976 \$1,128 \$1,544 \$1,926 \$2,417 \$3,325 \$2,551 EE + Children \$707 \$788 \$851	EE + Children	\$1,054	\$1,175	\$1,268	\$1,511	\$1,768	\$2,182	\$2,602	\$1,445
Deluxe 1000 copay 19 - 29 30 - 39 40 - 49 50 - 54 55 - 59 60 - 64 Primary Primary EE only \$405 \$492 \$685 \$933 \$1,159 \$1,509 \$1,857 \$891 EE + Spouse \$1,105 \$1,216 \$1,405 \$1,922 \$2,399 \$3,010 \$4,140 \$3,177 EE + Children \$881 \$981 \$1,059 \$1,262 \$1,477 \$1,822 \$2,173 \$1,207 Family \$1,363 \$1,572 \$1,799 \$2,132 \$2,612 \$3,282 \$4,266 \$3,304 Deluxe 2000 copay \$19 - 29 30 - 39 \$40 - 49 \$50 - 54 \$55 - 59 \$60 - 64 Primary Primary EE only \$325 \$395 \$550 \$749 \$931 \$1,211 \$1,491 \$716 EE + Spouse \$887 \$976 \$1,128 \$1,544 \$1,926 \$2,417 \$3,325 \$2,551 EE + Children \$707 \$788 \$851 \$1,013	Family	\$1,632	\$1,882	\$2,154	\$2,553	\$3,128	\$3,930	\$5,109	\$3,957
EE only \$405 \$492 \$685 \$933 \$1,159 \$1,509 \$1,857 \$891 EE + Spouse \$1,105 \$1,216 \$1,405 \$1,922 \$2,399 \$3,010 \$4,140 \$3,177 EE + Children \$881 \$981 \$1,059 \$1,262 \$1,477 \$1,822 \$2,173 \$1,207 Family \$1,363 \$1,572 \$1,799 \$2,132 \$2,612 \$3,282 \$4,266 \$3,304 Deluxe 2000 copay \$19 - 29 \$0 - 39 \$40 - 49 \$50 - 54 \$55 - 59 \$60 - 64 Primary Primary EE only \$325 \$395 \$550 \$749 \$931 \$1,211 \$1,491 \$716 EE + Spouse \$887 \$976 \$1,128 \$1,544 \$1,926 \$2,417 \$3,325 \$2,551 EE + Children \$707 \$788 \$851 \$1,013 \$1,186 \$1,463 \$1,745 \$969								65 + Plan	65 + Medicare
EE + Spouse \$1,105 \$1,216 \$1,405 \$1,922 \$2,399 \$3,010 \$4,140 \$3,177 EE + Children \$881 \$981 \$1,059 \$1,262 \$1,477 \$1,822 \$2,173 \$1,207 Family \$1,363 \$1,572 \$1,799 \$2,132 \$2,612 \$3,282 \$4,266 \$3,304 Deluxe 2000 copay \$19 - 29 \$30 - 39 \$40 - 49 \$50 - 54 \$55 - 59 \$60 - 64 Primary Primary EE only \$325 \$395 \$550 \$749 \$931 \$1,211 \$1,491 \$716 EE + Spouse \$887 \$976 \$1,128 \$1,544 \$1,926 \$2,417 \$3,325 \$2,551 EE + Children \$707 \$788 \$851 \$1,013 \$1,186 \$1,463 \$1,745 \$969	Deluxe 1000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE + Children \$881 \$981 \$1,059 \$1,262 \$1,477 \$1,822 \$2,173 \$1,207 Family \$1,363 \$1,572 \$1,799 \$2,132 \$2,612 \$3,282 \$4,266 \$3,304 Deluxe 2000 copay \$19 - 29 \$30 - 39 \$40 - 49 \$50 - 54 \$55 - 59 \$60 - 64 Primary Primary EE only \$325 \$395 \$550 \$749 \$931 \$1,211 \$1,491 \$716 EE + Spouse \$887 \$976 \$1,128 \$1,544 \$1,926 \$2,417 \$3,325 \$2,551 EE + Children \$707 \$788 \$851 \$1,013 \$1,186 \$1,463 \$1,745 \$969	EE only	\$405	\$492	\$685	\$933	\$1,159	\$1,509	\$1,857	\$891
Family \$1,363 \$1,572 \$1,799 \$2,132 \$2,612 \$3,282 \$4,266 \$3,304 Deluxe 2000 copay 19 - 29 30 - 39 40 - 49 50 - 54 55 - 59 60 - 64 Primary Primary EE only \$325 \$395 \$550 \$749 \$931 \$1,211 \$1,491 \$716 EE + Spouse \$887 \$976 \$1,128 \$1,544 \$1,926 \$2,417 \$3,325 \$2,551 EE + Children \$707 \$788 \$851 \$1,013 \$1,186 \$1,463 \$1,745 \$969	EE + Spouse	\$1,105	\$1,216	\$1,405	\$1,922	\$2,399	\$3,010	\$4,140	\$3,177
Deluxe 2000 copay 19 - 29 30 - 39 40 - 49 50 - 54 55 - 59 60 - 64 Primary Primary Primary EE only \$325 \$395 \$550 \$749 \$931 \$1,211 \$1,491 \$716 EE + Spouse \$887 \$976 \$1,128 \$1,544 \$1,926 \$2,417 \$3,325 \$2,551 EE + Children \$707 \$788 \$851 \$1,013 \$1,186 \$1,463 \$1,745 \$969	EE + Children	\$881	\$981	\$1,059	\$1,262	\$1,477	\$1,822	\$2,173	\$1,207
Deluxe 2000 copay 19 - 29 30 - 39 40 - 49 50 - 54 55 - 59 60 - 64 Primary Primary EE only \$325 \$395 \$550 \$749 \$931 \$1,211 \$1,491 \$716 EE + Spouse \$887 \$976 \$1,128 \$1,544 \$1,926 \$2,417 \$3,325 \$2,551 EE + Children \$707 \$788 \$851 \$1,013 \$1,186 \$1,463 \$1,745 \$969	Family	\$1,363	\$1,572	\$1,799	\$2,132	\$2,612	\$3,282	\$4,266	\$3,304
Deluxe 2000 copay 19 - 29 30 - 39 40 - 49 50 - 54 55 - 59 60 - 64 Primary Primary EE only \$325 \$395 \$550 \$749 \$931 \$1,211 \$1,491 \$716 EE + Spouse \$887 \$976 \$1,128 \$1,544 \$1,926 \$2,417 \$3,325 \$2,551 EE + Children \$707 \$788 \$851 \$1,013 \$1,186 \$1,463 \$1,745 \$969								65 + Plan	65 + Medicare
EE only \$325 \$395 \$550 \$749 \$931 \$1,211 \$1,491 \$716 EE + Spouse \$887 \$976 \$1,128 \$1,544 \$1,926 \$2,417 \$3,325 \$2,551 EE + Children \$707 \$788 \$851 \$1,013 \$1,186 \$1,463 \$1,745 \$969	Deluxe 2000 copav	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64		
EE + Spouse \$887 \$976 \$1,128 \$1,544 \$1,926 \$2,417 \$3,325 \$2,551 EE + Children \$707 \$788 \$851 \$1,013 \$1,186 \$1,463 \$1,745 \$969	Description of the second seco								
EE + Children \$707 \$788 \$851 \$1,013 \$1,186 \$1,463 \$1,745 \$969	•							·	
**************************************	·								
				•			\$2,635	\$3,426	\$2,653

Small Employer - Monthly Premium Rates (For annual rates multiply by 12)

Rating Area:

Area 2

Service area:

County:

Inyo, Orange, Riverside, San Bernardino, San Luis Obispo, Santa Barbara, Ventura

3 digit zip:

Los Angeles county 3 digit: 900, 901, 902, 903, 904, 905, 913, 914, 916

Effective date

10/1/2011

RAF

							65 + Plan	65 + Medicare
Deluxe 3000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$262	\$319	\$444	\$605	\$751	\$978	\$1,204	\$578
EE + Spouse	\$716	\$788	\$911	\$1,246	\$1,555	\$1,951	\$2,684	\$2,060
EE + Children	\$571	\$636	\$687	\$818	\$957	\$1,181	\$1,409	\$782
Family	\$884	\$1,019	\$1,166	\$1,382	\$1,693	\$2,128	\$2,766	\$2,142
	_						65 + Plan	65 + Medicare
Deluxe 4000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$230	\$279	\$389	\$530	\$658	\$856	\$1,053	\$506
EE + Spouse	\$627	\$690	\$797	\$1,091	\$1,361	\$1,708	\$2,349	\$1,803
EE + Children	\$500	\$557	\$601	\$716	\$838	\$1,034	\$1,233	\$685
Family	\$773	\$892	\$1,021	\$1,210	\$1,482	\$1,862	\$2,421	\$1,875
							65 + Plan	65 + Medicare
Classic 2200	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$264	\$321	\$447	\$609	\$756	\$984	\$1,211	\$581
EE + Spouse	\$720	\$793	\$916	\$1,254	\$1,564			
EE + Children	\$574	φ/ 93 \$640	\$691	\$823	\$1,564 \$963	\$1,963 \$1,188	\$2,700	\$2,072 \$787
Family	\$889	\$1,025	\$1,173	\$1,390	\$1,703	\$1,100 \$2,140	\$1,417 \$2,782	\$7.07 \$2,155
Carriny	φοσσ	Ψ1,023	Ψ1, 173	\$1,590	\$1,703	φ2, 140	φ2,70Z	Φ2,133
							65 + Plan	65 + Medicare
Classic 3500	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$188	\$229	\$319	\$435	\$540	\$703	\$865	\$415
EE + Spouse	\$514	\$566	\$654	\$895	\$1,117	\$1,402	\$1,928	\$1,480
EE + Children	\$410	\$457	\$493	\$588	\$688	\$849	\$1,012	\$562
Family	\$635	\$732	\$838	\$993	\$1,216	\$1,529	\$1,987	\$1,539
							65 + Plan	65 + Medicare
Classic 5000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$ 167	\$203	\$283	\$386	\$479	\$624	\$768	\$368
EE + Spouse	\$457	\$503	\$581	\$795	\$992	\$1,245	\$1,712	\$1,314
EE + Children	\$364	\$406	\$438	\$522	\$611	\$754	\$898	\$499
Family	\$564	\$650	\$744	\$882	\$1,080	\$1,357	\$1,764	\$1,366
•	*	,,,,,	•••	*	7.,	4 1,551	4 1,7 3 1	4 1,000
	٦						65 + Plan	65 + Medicare
HSA 3000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$174	\$212	\$295	\$402	\$499	\$650	\$800	\$384
EE + Spouse	\$476	\$524	\$605	\$828	\$1,033	\$1,297	\$1,784	\$1,369
EE + Children	\$379	\$423	\$456	\$544	\$636	\$785	\$936	\$520
Family	\$587	\$677	\$775	\$919	\$1,125	\$1,414	\$1,838	\$1,424

SeeChange Health Insurance Company Small Employer - Monthly Premium Rates (For annual rates multiply by 12)

Rating Area:

Area 2

Service area:

County:

Inyo, Orange, Riverside, San Bernardino, San Luis Obispo, Santa Barbara, Ventura

3 digit zip:

Los Angeles county 3 digit: 900, 901, 902, 903, 904, 905, 913, 914, 916

Effective date

RAF

							65 + Plan	65 + Medicare
HSA 4000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$161	\$195	\$272	\$371	\$460	\$599	\$738	\$354
EE + Spouse	\$439	\$483	\$558	\$764	\$953	\$1,196	\$1,645	\$1,262
EE + Children	\$350	\$390	\$421	\$501	\$587	\$724	\$863	\$479
Family	\$542	\$624	\$715	\$847	\$1,038	\$1,304	\$1,695	\$1,313
							65 + Plan	65 + Medicare
HSA 5000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$148	\$180	\$250	\$341	\$423	\$551	\$678	\$326
EE + Spouse	\$404	\$444	\$513	\$702	\$876	\$1,100	\$1,513	\$1,161
EE + Children	\$322	\$358	\$387	\$461	\$539	\$666	\$794	\$441
Family	\$498	\$574	\$657	\$779	\$954	\$1,199	\$1,559	\$1,207
								,
	1						65 + Plan	65 + Medicare
HRA 5000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$156	\$189	\$264	\$359	\$446	\$580	\$714	\$343
EE + Spouse	\$425	\$468	\$541	\$740	\$923	\$1,158	\$1,593	\$1,222
EE + Children	\$339	\$378	\$408	\$486	\$568	\$701	\$836	\$464
Family	\$525	\$605	\$692	\$820	\$1,005	\$1,263	\$1,642	\$1,271
							65 + Plan	65 + Medicare
Select 8000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$136	\$165	\$230	\$313	\$389	\$506	\$623	\$299
EE + Spouse	\$371	\$408	\$472	\$645	\$805	\$1,010	\$1,390	\$1,067
EE + Children	\$296	\$329	\$356	\$424	\$496	\$612	\$729	\$405
Family	\$458	\$528	\$604	\$716	\$877	\$1,102	\$1,432	\$1,109
							65 + Plan	65 + Medicare
Select 10000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$131	\$159	\$222	\$302	\$375	\$488	\$601	\$288
EE + Spouse	\$358	\$394	\$455	\$622	\$776	\$974	\$1,340	\$1,028
EE + Children	\$285	\$318	\$343	\$408	\$478	\$590	\$703	\$391
Family	\$441	\$509	\$582	\$690	\$845	\$1,062	\$1,381	\$1,070

Rating Area:

Area 3

Service area:

County:

Santa Clara, Santa Cruz

3 digit zip:

Effective date

10/1/2011

RAF

							65 + Plan	65 + Medicare
No Deductible 3.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$333	\$404	\$563	\$767	\$953	\$1,240	\$1,526	\$732
EE + Spouse	\$908	\$999	\$1,154	\$1,580	\$1,971	\$2,474	\$3,403	\$2,611
EE + Children	\$724	\$806	\$871	\$1,037	\$1,214	\$1,498	\$1,786	\$992
Family	\$1,120	\$1,292	\$1,478	\$1,752	\$2,146	\$2,697	\$3,506	\$2,716
							65 + Plan	65 + Medicare
No Deductible 6.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$295	\$358	\$499	\$680	\$844	\$1,098	\$1,352	\$649
EE + Spouse	\$804	\$885	\$1,023	\$1,400	\$1,746	\$2,191	\$3,014	\$2,313
EE + Children	\$641	\$714	\$771	\$919	\$1,075	\$1,327	\$1,582	\$879
Family	\$ 99 3	\$1,144	\$1,310	\$1,552	\$1,902	\$2,390	\$3,106	\$2,406
							65 + Plan	65 + Medicare
No Deductible 9.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$272	\$331	\$461	\$627	\$779	\$1,014	\$1,248	\$599
EE + Spouse	\$743	\$818	\$944	\$1,292	\$1,612	\$2,023	\$2,783	\$2,136
EE + Children	\$592	\$660	\$712	\$848	\$993	\$1,225	\$1,461	\$811
Family	\$916	\$1,057	\$1,209	\$1,433	\$1,756	\$2,206	\$2,868	\$2,221
•	****	* 1,***	¥ 1,20	41,100	ψ1,, σσ	Ψ2,200	Ψ2,000	ΨΖ,ΣΖ 1
portion to the second s	ı						65 + Plan	65 + Medicare
Deluxe 500 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$395	\$480	\$669	\$911	\$1,131	\$1,472	\$1,812	\$870
EE + Spouse	\$1,078	\$1,187	\$1,371	\$1,876	\$2,341	\$2,938	\$4,041	\$3,101
EE + Children	\$859	\$958	\$1,034	\$1,232	\$1,441	\$1,779	\$2,121	\$1,178
Family	\$1,330	\$1,534	\$1,755	\$2,081	\$2,549	\$3,203	\$4,164	\$3,225
							65 + Plan	65 + Medicare
Deluxe 1000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$330	\$401	\$559	\$761	\$945	\$1,229	\$1,513	\$726
EE + Spouse	\$900	\$991	\$1,145	\$1,567	\$1,955	\$2,453	\$3,374	\$2,589
EE + Children	\$718	\$800	\$863	\$1,028	\$1,203	\$1,485	\$1,771	\$983
Family	\$1,111	\$1,281	\$1,466	\$1,738	\$2,129	\$2,675	\$3,477	\$2,693
							CF / DI	OF I Madiana
Deluxe 2000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	65 + Plan Primary	65 + Medicare Primary
EE only	\$265	\$322	\$449	\$611	\$759	\$987	\$1,215	\$583
EE + Spouse	\$723	\$796	\$919	\$1,258	\$1,570	\$1,970	\$2,710	
EE + Children	\$576	\$642	\$693	\$826	\$1,570 \$966	\$1,970 \$1,193		\$2,079 \$790
Family	\$892	\$1,029	\$1,177	\$1,395	\$1,709	\$1,193 \$2,148	\$1,422 \$2,792	\$790 \$2,162
	4002	Ψ1,020	Ψ1,177	ψ1,000	Ψ1,709	ΨZ, 140	φ <u>z,</u> / 9Z	Φ∠, 10∠

Rating Area:

Area 3

Service area:

County:

Santa Clara, Santa Cruz

3 digit zip:

Effective date

10/1/2011

RAF

							65 + Plan	65 + Medicare
Deluxe 3000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$214	\$260	\$362	\$493	\$612	\$797	\$981	\$471
EE + Spouse	\$584	\$643	\$742	\$1,016	\$1,267	\$1,590	\$2,188	\$1,679
EE + Children	\$465	\$518	\$560	\$667	\$780	\$963	\$1,148	\$638
Family	\$720	\$831	\$950	\$1,127	\$1,380	\$1,734	\$2,254	\$1,746
							65 + Plan	65 + Medicare
Deluxe 4000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$187	\$227	\$317	\$432	\$536	\$698	\$859	\$412
EE + Spouse	\$511	\$562	\$650	\$889	\$1,109	\$1,392	\$1,915	\$1,469
EE + Children	\$407	\$454	\$490	\$584	\$683	\$843	\$1,005	\$558
Family	\$630	\$727	\$832	\$986	\$1,208	\$1,518	\$1,973	\$1,528
							65 + Plan	65 + Medicare
Classic 2200	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$215	\$261	\$364	\$496	\$616	\$802	\$987	\$474
EE + Spouse	\$587	\$646	\$747	\$1,022	\$1,275	\$1,600	\$2,200	\$1,688
EE + Children	\$468	\$521	\$563	\$671	\$785	\$969	\$1,155	φ1,000 \$641
Family	\$724	\$835	\$956	\$1,133	\$1,388	\$1,744	\$2,267	\$1,756
, cy	Ψ, Σ ι	40,00	4000	Ψ1,100	Ψ1,000	Ψ1,7-1-1	Ψ2,201	ψ1,730
Anny-passive sasson consistent control to the same consistent and the same con							65 + Plan	65 + Medicare
Classic 3500	19 - 29	30 - 39	40 - 49	50 = 54	55 - 59	60 - 64	Primary	Primary
EE only	\$154	\$187	\$260	\$354	\$440	\$573	\$705	\$338
EE + Spouse	\$419	\$462	\$533	\$730	\$911	\$1,143	\$1,572	\$1,206
EE + Children	\$334	\$372	\$402	\$479	\$561	\$692	\$825	\$458
Family	\$517	\$597	\$683	\$809	\$991	\$1,246	\$1,620	\$1,254
							65 + Plan	65 + Medicare
Classic 5000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$136	\$166	\$231	\$315	\$391	\$508	\$626	\$300
EE + Spouse	\$372	\$410	\$473	\$648	\$808	\$1,014	\$1,395	\$1,071
EE + Children	\$297	\$331	\$357	\$425	\$498	\$614	\$732	\$407
Family	\$459	\$530	\$606	\$719	\$880	\$1,106	\$1,438	\$1,114
Lanny	Ψ-100	ψοσο	φοσσ	Ψ/13	φοσο	ψ1,100	\$1,450	\$1,114
	Ī						65 + Plan	65 + Medicare
HSA 3000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$142	\$173	\$241	\$328	\$407	\$530	\$652	\$313
EE + Spouse	\$388	\$427	\$493	\$675	\$842	\$1,057	\$1,454	\$1,116
EE + Children	\$309 \$479	\$345 \$552	\$372	\$443	\$519	\$640	\$763	\$424

Rating Area:

Area 3

Service area:

County:

Santa Clara, Santa Cruz

3 digit zip:

Effective date

10/1/2011

RAF

							65 + Plan	65 + Medicare
HSA 4000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$131	\$159	\$222	\$302	\$375	\$488	\$601	\$289
EE + Spouse	\$358	\$394	\$455	\$622	\$777	\$975	\$1,340	\$1,029
EE + Children	\$285	\$318	\$343	\$409	\$478	\$590	\$704	\$391
Family	\$441	\$509	\$582	\$690	\$846	\$1,063	\$1,381	\$1,070
	ı						65 + Plan	65 + Medicare
HSA 5000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$120	\$146	\$204	\$278	\$345	\$449	\$553	\$265
EE + Spouse	\$329	\$362	\$418	\$572	\$714	\$896	\$1,233	\$946
EE + Children	\$262	\$292	\$315	\$376	\$440	\$543	\$647	\$359
Family	\$406	\$468	\$536	\$635	\$778	\$977	\$1,270	\$984
							65 + Plan	65 + Medicare
HRA 5000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$127	\$154	\$215	\$293	\$363	\$473	\$582	\$279
EE + Spouse	\$346	\$381	\$441	\$603	\$752	\$944	\$1,298	\$996
EE + Children	\$276	\$308	\$332	\$396	\$463	\$572	\$681	\$378
Family	\$427	\$493	\$564	\$669	\$819	\$1,029	\$1,338	\$1,036
							65 + Plan	65 + Medicare
Select 8000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$111	\$135	\$188	\$255	\$317	\$413	\$508	\$244
EE + Spouse	\$302	\$333	\$384	\$526	\$656	\$824	\$1,133	\$869
EE + Children	\$241	\$268	\$290	\$345	\$404	\$499	\$595	\$330
Family	\$373	\$430	\$492	\$583	\$715	\$898	\$1,167	\$904
							65 + Plan	65 + Medicare
Select 10000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$107	\$130	\$181	\$246	\$306	\$398	\$490	\$235
EE + Spouse	\$291	\$321	\$371	\$507	\$633	\$794	\$1,092	\$838
EE + Children	\$232	\$259	\$279	\$333	\$390	\$481	\$573	\$318
Family	\$360	\$415	\$475	\$563	\$689	\$866	\$1,126	\$872
· willing	ΨΟΟΟ	ΨΤΙΟ	Ψ-1.0	ΨΟΟΟ	ΨΟΟΘ	ΨΟΟΟ	Ψ1,120	φ012

Rating Area:

Area 4

Service area:

County:

Fresno, Kern, Kings, Madera, Mariposa, Mendocino, Merced, Mono, Tulare

3 digit zip:

Effective date

10/1/2011

RAF

							65 + Plan	65 + Medicare
No Deductible 3.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$330	\$401	\$559	\$761	\$945	\$1,230	\$1,514	\$727
EE + Spouse	\$901	\$992	\$1,146	\$1,568	\$1,956	\$2,455	\$3,377	\$2,591
EE + Children	\$718	\$800	\$864	\$1,029	\$1,204	\$1,486	\$1,772	\$984
Family	\$1,112	\$1,282	\$1,467	\$1,739	\$2,130	\$2,677	\$3,480	\$2,695
	NACOSAN						65 + Plan	65 + Medicare
No Deductible 6.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$292	\$355	\$495	\$674	\$837	\$1,090	\$1,342	\$644
EE + Spouse	\$798	\$879	\$1,015	\$1,389	\$1,733	\$2,175	\$2,992	\$2,296
EE + Children	\$636	\$709	\$765	\$912	\$1,067	\$1,317	\$1,570	\$872
Family	\$985	\$1,136	\$1,300	\$1,541	\$1,887	\$2,372	\$3,083	\$2,388
							65 + Plan	65 + Medicare
No Deductible 9.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$270	\$328	\$457	\$623	\$773	\$1,006	\$1,239	\$595
EE + Spouse	\$737	\$811	\$937	\$1,283	\$1,600	\$2,008	\$2,762	\$2,120
EE + Children	\$588	\$655	\$707	\$842	\$985	\$1,216	\$1,450	\$805
Family	\$909	\$1,049	\$1,200	\$1,423	\$1,743	\$2,190	\$2,846	\$2,205
							65 + Plan	65 + Medicare
Deluxe 500 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$392	\$476	\$664	\$904	\$1,123	\$1,461	\$1,798	\$863
EE + Spouse	\$1,070	\$1,178	\$1,361	\$1,862	\$2,323	\$2,915	\$4,010	\$3,077
EE + Children	\$853	\$950	\$1,026	\$1,222	\$1,430	\$1,765	\$2,105	\$1,169
Family	\$1,320	\$1,522	\$1,742	\$2,065	\$2,530	\$3,179	\$4,132	\$3,200
							65 + Plan	65 + Medicare
Deluxe 1000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$327	\$398	\$554	\$755	\$937	\$1,220	\$1,502	\$721
EE + Spouse	\$893	\$984	\$1,136	\$1,555	\$1,940	\$2,434	\$3,349	\$2,570
EE + Children	\$712	\$794	\$857	\$1,021	\$1,194	\$1,474	\$1,757	\$976
Family	\$1,103	\$1,271	\$1,455	\$1,725	\$2,112	\$2,655	\$3,451	\$2,673
,	V 1, 1 = 1	¥ 1,=1 1	* 1, 12	* 1,1 = 2	- -,	 ,	45,101	42,070
Doluvo 2000 consu	19 - 29	30 - 39	40 40	50 F4	EE FO	60 04	65 + Plan	65 + Medicare
Deluxe 2000 copay			40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$263	\$319 \$700	\$445	\$606	\$753	\$980	\$1,206	\$579
EE + Spouse	\$717	\$790	\$912	\$1,249	\$1,558	\$1,955	\$2,689	\$2,063
EE + Children	\$572	\$637	\$688	\$820	\$959	\$1,184	\$1,411	\$784
Family	\$885	\$1,021	\$1,168	\$1,385	\$1,696	\$2,132	\$2,771	\$2,146

Rating Area:

Area 4

Service area:

County:

Fresno, Kern, Kings, Madera, Mariposa, Mendocino, Merced, Mono, Tulare

3 digit zip:

Effective date

10/1/2011

RAF

							65 + Plan	65 + Medicare
Deluxe 3000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$212	\$258	\$359	\$489	\$608	\$791	\$974	\$467
EE + Spouse	\$579	\$638	\$737	\$1,008	\$1,258	\$1,578	\$2,171	\$1,666
EE + Children	\$462	\$515	\$555	\$662	\$774	\$956	\$1,139	\$633
Family	\$715	\$824	\$943	\$1,118	\$1,370	\$1,721	\$2,237	\$1,733
							65 + Plan	65 + Medicare
Deluxe 4000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$186	\$226	\$315	\$428	\$532	\$692	\$852	\$409
EE + Spouse	\$507	\$558	\$645	\$882	\$1,101	\$1,381	\$1,900	\$1,458
EE + Children	\$404	\$450	\$486	\$579	\$678	\$836	\$997	\$554
Family	\$626	\$721	\$825	\$979	\$1,199	\$1,506	\$1,958	\$1,516
							65 + Plan	65 + Medicare
Classic 2200	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$213	\$259	\$361	\$492	\$611	\$796	\$979	\$470
EE + Spouse	\$583	\$641	\$741	\$1,014	\$1,265	\$1,587	\$2,184	\$1,676
EE + Children	\$464	\$518	\$559	\$666	\$779	\$961	\$1,146	\$636
Family	\$719	\$829	\$949	\$1,125	\$1,377	\$1,731	\$2,250	\$1,743
Glassia 2500	40.00	00.00	40. 40	50.54	55 50		65 + Plan	65 + Medicare
Classic 3500	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$152	\$185	\$258	\$352	\$437	\$568	Primary \$699	Primary \$336
EE only EE + Spouse	\$152 \$416	\$185 \$458	\$258 \$529	\$352 \$724	\$437 \$904	\$568 \$1,134	Primary \$699 \$1,560	Primary \$336 \$1,197
EE only EE + Spouse EE + Children	\$152 \$416 \$332	\$185 \$458 \$370	\$258 \$529 \$399	\$352 \$724 \$475	\$437 \$904 \$556	\$568 \$1,134 \$687	9699 \$1,560 \$819	Primary \$336 \$1,197 \$455
EE only EE + Spouse	\$152 \$416	\$185 \$458	\$258 \$529	\$352 \$724	\$437 \$904	\$568 \$1,134	Primary \$699 \$1,560	Primary \$336 \$1,197
EE only EE + Spouse EE + Children	\$152 \$416 \$332	\$185 \$458 \$370	\$258 \$529 \$399	\$352 \$724 \$475	\$437 \$904 \$556	\$568 \$1,134 \$687	97 \$699 \$1,560 \$819 \$1,607	\$336 \$1,197 \$455 \$1,245
EE only EE + Spouse EE + Children Family	\$152 \$416 \$332 \$514	\$185 \$458 \$370 \$592	\$258 \$529 \$399 \$678	\$352 \$724 \$475 \$803	\$437 \$904 \$556 \$984	\$568 \$1,134 \$687 \$1,236	\$699 \$1,560 \$819 \$1,607	\$336 \$1,197 \$455 \$1,245
EE only EE + Spouse EE + Children Family Classic 5000	\$152 \$416 \$332 \$514	\$185 \$458 \$370 \$592	\$258 \$529 \$399 \$678	\$352 \$724 \$475 \$803	\$437 \$904 \$556 \$984	\$568 \$1,134 \$687 \$1,236	9699 \$1,560 \$819 \$1,607 \$5 + Plan Primary	\$336 \$1,197 \$455 \$1,245 65 + Medicare Primary
EE only EE + Spouse EE + Children Family Classic 5000 EE only	\$152 \$416 \$332 \$514 19 - 29 \$135	\$185 \$458 \$370 \$592 30 - 39 \$164	\$258 \$529 \$399 \$676 40 - 49	\$352 \$724 \$475 \$803 50 - 54 \$312	\$437 \$904 \$556 \$984 55 - 59 \$388	\$568 \$1,134 \$687 \$1,236	9699 \$1,560 \$819 \$1,607 65 + Plan Primary \$621	\$336 \$1,197 \$455 \$1,245 65 + Medicare Primary \$298
EE only EE + Spouse EE + Children Family Classic 5000 EE only EE + Spouse	\$152 \$416 \$332 \$514 19 - 29 \$135 \$369	\$185 \$458 \$370 \$592 30 - 39 \$164 \$407	\$258 \$529 \$399 \$678 40 - 49 \$229 \$470	\$352 \$724 \$475 \$803 50 - 54 \$312 \$643	\$437 \$904 \$556 \$984 55 - 59 \$388 \$802	\$568 \$1,134 \$687 \$1,236 60 - 64 \$505 \$1,007	Primary \$699 \$1,560 \$819 \$1,607 65 + Plan Primary \$621 \$1,385	\$336 \$1,197 \$455 \$1,245 65 + Medicare Primary \$298 \$1,063
EE only EE + Spouse EE + Children Family Classic 5000 EE only EE + Spouse EE + Children	\$152 \$416 \$332 \$514 19 - 29 \$135 \$369 \$295	\$185 \$458 \$370 \$592 30 - 39 \$164 \$407 \$328	\$258 \$529 \$399 \$678 40 - 49 \$229 \$470 \$354	\$352 \$724 \$475 \$803 50 - 54 \$312 \$643 \$422	\$437 \$904 \$556 \$984 55 - 59 \$388 \$802 \$494	\$568 \$1,134 \$687 \$1,236 60 - 64 \$505 \$1,007 \$610	Primary \$699 \$1,560 \$819 \$1,607 65 + Plan Primary \$621 \$1,385 \$727	\$336 \$1,197 \$455 \$1,245 65 + Medicare Primary \$298 \$1,063 \$404
EE only EE + Spouse EE + Children Family Classic 5000 EE only EE + Spouse	\$152 \$416 \$332 \$514 19 - 29 \$135 \$369	\$185 \$458 \$370 \$592 30 - 39 \$164 \$407	\$258 \$529 \$399 \$678 40 - 49 \$229 \$470	\$352 \$724 \$475 \$803 50 - 54 \$312 \$643	\$437 \$904 \$556 \$984 55 - 59 \$388 \$802	\$568 \$1,134 \$687 \$1,236 60 - 64 \$505 \$1,007	Primary \$699 \$1,560 \$819 \$1,607 65 + Plan Primary \$621 \$1,385	\$336 \$1,197 \$455 \$1,245 65 + Medicare Primary \$298 \$1,063
EE only EE + Spouse EE + Children Family Classic 5000 EE only EE + Spouse EE + Children	\$152 \$416 \$332 \$514 19 - 29 \$135 \$369 \$295	\$185 \$458 \$370 \$592 30 - 39 \$164 \$407 \$328	\$258 \$529 \$399 \$678 40 - 49 \$229 \$470 \$354	\$352 \$724 \$475 \$803 50 - 54 \$312 \$643 \$422	\$437 \$904 \$556 \$984 55 - 59 \$388 \$802 \$494	\$568 \$1,134 \$687 \$1,236 60 - 64 \$505 \$1,007 \$610	Primary \$699 \$1,560 \$819 \$1,607 65 + Plan Primary \$621 \$1,385 \$727	\$336 \$1,197 \$455 \$1,245 65 + Medicare Primary \$298 \$1,063 \$404
EE only EE + Spouse EE + Children Family Classic 5000 EE only EE + Spouse EE + Children	\$152 \$416 \$332 \$514 19 - 29 \$135 \$369 \$295	\$185 \$458 \$370 \$592 30 - 39 \$164 \$407 \$328	\$258 \$529 \$399 \$678 40 - 49 \$229 \$470 \$354	\$352 \$724 \$475 \$803 50 - 54 \$312 \$643 \$422	\$437 \$904 \$556 \$984 55 - 59 \$388 \$802 \$494	\$568 \$1,134 \$687 \$1,236 60 - 64 \$505 \$1,007 \$610	Primary \$699 \$1,560 \$819 \$1,607 65 + Plan Primary \$621 \$1,385 \$727 \$1,427	\$336 \$1,197 \$455 \$1,245 65 + Medicare Primary \$298 \$1,063 \$404 \$1,105
EE only EE + Spouse EE + Children Family Classic 5000 EE only EE + Spouse EE + Children Family	\$152 \$416 \$332 \$514 19 - 29 \$135 \$369 \$295 \$456	\$185 \$458 \$370 \$592 30 - 39 \$164 \$407 \$328 \$526	\$258 \$529 \$399 \$678 40 - 49 \$229 \$470 \$354 \$602	\$352 \$724 \$475 \$803 50 - 54 \$312 \$643 \$422 \$713	\$437 \$904 \$556 \$984 55 - 59 \$388 \$802 \$494 \$874	\$568 \$1,134 \$687 \$1,236 60 - 64 \$505 \$1,007 \$610 \$1,098	Primary \$699 \$1,560 \$819 \$1,607 65 + Plan Primary \$621 \$1,385 \$727 \$1,427	\$336 \$1,197 \$455 \$1,245 65 + Medicare Primary \$298 \$1,063 \$404 \$1,105
EE only EE + Spouse EE + Children Family Classic 5000 EE only EE + Spouse EE + Children Family HSA 3000	\$152 \$416 \$332 \$514 19 - 29 \$135 \$369 \$295 \$456	\$185 \$458 \$370 \$592 30 - 39 \$164 \$407 \$328 \$526	\$258 \$529 \$399 \$678 40 - 49 \$229 \$470 \$354 \$602	\$352 \$724 \$475 \$803 50 - 54 \$312 \$643 \$422 \$713	\$437 \$904 \$556 \$984 55 - 59 \$388 \$802 \$494 \$874	\$568 \$1,134 \$687 \$1,236 60 - 64 \$505 \$1,007 \$610 \$1,098	Primary \$699 \$1,560 \$819 \$1,607 65 + Plan Primary \$621 \$1,385 \$727 \$1,427 65 + Plan Primary	\$336 \$1,197 \$455 \$1,245 65 + Medicare Primary \$298 \$1,063 \$404 \$1,105
EE only EE + Spouse EE + Children Family Classic 5000 EE only EE + Spouse EE + Children Family HSA 3000 EE only	\$152 \$416 \$332 \$514 19 - 29 \$135 \$369 \$295 \$456 19 - 29 \$141	\$185 \$458 \$370 \$592 30 - 39 \$164 \$407 \$328 \$526	\$258 \$529 \$399 \$678 40 - 49 \$229 \$470 \$354 \$602	\$352 \$724 \$475 \$803 50 - 54 \$312 \$643 \$422 \$713	\$437 \$904 \$556 \$984 55 - 59 \$388 \$802 \$494 \$874 55 - 59	\$568 \$1,134 \$687 \$1,236 60 - 64 \$505 \$1,007 \$610 \$1,098	97imary \$699 \$1,560 \$819 \$1,607 65 + Plan Primary \$621 \$1,385 \$727 \$1,427 65 + Plan Primary \$647	\$336 \$1,197 \$455 \$1,245 65 + Medicare Primary \$298 \$1,063 \$404 \$1,105 65 + Medicare Primary \$311

Rating Area:

Area 4

Service area:

County:

Fresno, Kern, Kings, Madera, Mariposa, Mendocino, Merced, Mono, Tulare

3 digit zip:

Effective date

10/1/2011

RAF

							65 + Plan	65 + Medicare
HSA 4000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$130	\$158	\$220	\$300	\$372	\$485	\$597	\$286
EE + Spouse	\$355	\$391	\$451	\$618	\$771	\$967	\$1,330	\$1,021
EE + Children	\$283	\$315	\$340	\$405	\$474	\$586	\$698	\$388
Family	\$438	\$505	\$578	\$685	\$839	\$1,055	\$1,371	\$1,062
							65 + Plan	65 + Medicare
HSA 5000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$120	\$145	\$203	\$276	\$342	\$446	\$549	\$263
EE + Spouse	\$326	\$359	\$415	\$568	\$709	\$889	\$1,223	\$939
EE + Children	\$260	\$290	\$313	\$373	\$436	\$539	\$642	\$357
Family	\$403	\$464	\$531	\$630	\$772	\$970	\$1,261	\$976
								*
LUDA 5000	4000						65 + Plan	65 + Medicare
HRA 5000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$126	\$153	\$213	\$290	\$361	\$469	\$578	\$277
EE + Spouse	\$344	\$378	\$437	\$598	\$746	\$937	\$1,289	\$989
EE + Children	\$274	\$305	むつつハ	ተረሰላ	0.400	ウェヘフ		
			\$330	\$393	\$460	\$567	\$676	\$376
Family	\$424	\$489	\$560	\$664	\$813	\$1,021	\$676 \$1,328	\$376 \$1,028
Family								
Family							\$1,328	\$1,028
	\$424	\$489	\$560	\$664	\$813	\$1,021	\$1,328 65 + Plan	\$1,028 65 + Medicare
Select 8000	\$424 19 - 29	\$489 30 - 39	\$560 40 - 49	\$664 50 - 54	\$813 55 - 59	\$1,021 60 - 64	\$1,328 65 + Plan Primary	\$1,028 65 + Medicare Primary
Select 8000 EE only	\$424 19 - 29 \$110	\$489 30 - 39 \$134	\$560 40 - 49 \$186	\$664 50 - 54 \$253	\$813 55 - 59 \$315	\$1,021 60 - 64 \$410	\$1,328 65 + Plan Primary \$504	\$1,028 65 + Medicare Primary \$242
Select 8000 EE only EE + Spouse	\$424 19 - 29 \$110 \$300	\$489 30 - 39 \$134 \$330	\$560 40 - 49 \$186 \$381	\$664 50 - 54 \$253 \$522	\$813 55 - 59 \$315 \$651	\$1,021 60 - 64 \$410 \$817	\$1,328 65 + Plan Primary \$504 \$1,124	\$1,028 65 + Medicare Primary \$242 \$863
Select 8000 EE only EE + Spouse EE + Children	\$424 19 - 29 \$110 \$300 \$239	\$489 30 - 39 \$134 \$330 \$266	\$560 40 - 49 \$186 \$381 \$288	\$664 50 - 54 \$253 \$522 \$343	\$813 55 - 59 \$315 \$651 \$401	\$1,021 60 - 64 \$410 \$817 \$495	\$1,328 65 + Plan Primary \$504 \$1,124 \$590	\$1,028 65 + Medicare Primary \$242 \$863 \$328
Select 8000 EE only EE + Spouse	\$424 19 - 29 \$110 \$300	\$489 30 - 39 \$134 \$330	\$560 40 - 49 \$186 \$381	\$664 50 - 54 \$253 \$522	\$813 55 - 59 \$315 \$651	\$1,021 60 - 64 \$410 \$817	\$1,328 65 + Plan Primary \$504 \$1,124	\$1,028 65 + Medicare Primary \$242 \$863
Select 8000 EE only EE + Spouse EE + Children	\$424 19 - 29 \$110 \$300 \$239	\$489 30 - 39 \$134 \$330 \$266	\$560 40 - 49 \$186 \$381 \$288	\$664 50 - 54 \$253 \$522 \$343	\$813 55 - 59 \$315 \$651 \$401	\$1,021 60 - 64 \$410 \$817 \$495	\$1,328 65 + Plan Primary \$504 \$1,124 \$590	\$1,028 65 + Medicare Primary \$242 \$863 \$328
Select 8000 EE only EE + Spouse EE + Children	\$424 19 - 29 \$110 \$300 \$239	\$489 30 - 39 \$134 \$330 \$266	\$560 40 - 49 \$186 \$381 \$288	\$664 50 - 54 \$253 \$522 \$343	\$813 55 - 59 \$315 \$651 \$401	\$1,021 60 - 64 \$410 \$817 \$495	\$1,328 65 + Plan Primary \$504 \$1,124 \$590	\$1,028 65 + Medicare Primary \$242 \$863 \$328
Select 8000 EE only EE + Spouse EE + Children	\$424 19 - 29 \$110 \$300 \$239	\$489 30 - 39 \$134 \$330 \$266	\$560 40 - 49 \$186 \$381 \$288	\$664 50 - 54 \$253 \$522 \$343	\$813 55 - 59 \$315 \$651 \$401	\$1,021 60 - 64 \$410 \$817 \$495	\$1,328 65 + Plan Primary \$504 \$1,124 \$590 \$1,158	\$1,028 65 + Medicare Primary \$242 \$863 \$328 \$897
Select 8000 EE only EE + Spouse EE + Children Family	\$424 19 - 29 \$110 \$300 \$239 \$370	\$489 30 - 39 \$134 \$330 \$266 \$427	\$560 40 - 49 \$186 \$381 \$288 \$488	\$664 50 - 54 \$253 \$522 \$343 \$579	\$813 55 - 59 \$315 \$651 \$401 \$709	\$1,021 60 - 64 \$410 \$817 \$495 \$891	\$1,328 65 + Plan Primary \$504 \$1,124 \$590 \$1,158	\$1,028 65 + Medicare Primary \$242 \$863 \$328 \$897 65 + Medicare
Select 8000 EE only EE + Spouse EE + Children Family Select 10000	\$424 19 - 29 \$110 \$300 \$239 \$370	\$489 30 - 39 \$134 \$330 \$266 \$427 30 - 39	\$560 40 - 49 \$186 \$381 \$288 \$488	\$664 50 - 54 \$253 \$522 \$343 \$579	\$813 55 - 59 \$315 \$651 \$401 \$709	\$1,021 60 - 64 \$410 \$817 \$495 \$891	\$1,328 65 + Plan Primary \$504 \$1,124 \$590 \$1,158 65 + Plan Primary	\$1,028 65 + Medicare Primary \$242 \$863 \$328 \$897 65 + Medicare Primary
Select 8000 EE only EE + Spouse EE + Children Family Select 10000 EE only	\$424 19 - 29 \$110 \$300 \$239 \$370 19 - 29 \$106	\$489 30 - 39 \$134 \$330 \$266 \$427 30 - 39 \$129	\$560 40 - 49 \$186 \$381 \$288 \$488 40 - 49 \$179	\$664 50 - 54 \$253 \$522 \$343 \$579 50 - 54 \$244	\$813 55 - 59 \$315 \$651 \$401 \$709 55 - 59 \$303	\$1,021 60 - 64 \$410 \$817 \$495 \$891 60 - 64 \$395	\$1,328 65 + Plan Primary \$504 \$1,124 \$590 \$1,158 65 + Plan Primary \$486	\$1,028 65 + Medicare Primary \$242 \$863 \$328 \$897 65 + Medicare Primary \$233

Rating Area:

Area 5

Service area:

County:

Alameda, Contra Costa, Marin, Napa, Nevada, Placer, Sacramento, San Francisco

Solano, Sonoma, Sutter, Yolo, Yuba

Effective date

RAF

							65 + Plan	65 + Medicare
No Deductible 3.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$539	\$654	\$912	\$1,242	\$1,543	\$2,008	\$2,471	\$1,186
EE + Spouse	\$1,470	\$1,619	\$1,870	\$2,559	\$3,193	\$4,006	\$5,511	\$4,229
EE + Children	\$1,172	\$1,306	\$1,410	\$1,680	\$1,965	\$2,426	\$2,892	\$1,606
Family	\$1,814	\$2,092	\$2,394	\$2,838	\$3,476	\$4,369	\$5,679	\$4,398
							65 + Plan	65 + Medicare
No Deductible 6.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$477	\$580	\$808	\$1,101	\$1,367	\$1,779	\$2,189	\$1,051
EE + Spouse	\$1,303	\$1,434	\$1,656	\$2,267	\$2,828	\$3,549	\$4,882	\$3,746
EE + Children	\$1,038	\$1,157	\$1,249	\$1,488	\$1,741	\$2,149	\$2,562	\$1,423
Family	\$1,607	\$1,853	\$2,121	\$2,514	\$3,080	\$3,870	\$5,031	\$3,896
								, , , , , ,
	7						65 + Plan	65 + Medicare
No Deductible 9.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$441	\$535	\$746	\$1,016	\$1,262	\$1,643	\$2,022	\$970
EE + Spouse	\$1,203	\$1,324	\$1,530	\$2,093	\$2,612	\$3,277	\$4,508	\$3,459
EE + Children	\$959	\$1,068	\$1,153	\$1,374	\$1,608	\$1,984	\$2,366	\$1,314
Family	\$1,484	\$1,711	\$1,958	\$2,322	\$2,844	\$3,574	\$4,645	\$3,598
							65 + Plan	65 + Medicare
Deluxe 500 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$640	\$777	\$1,083	\$1,475	\$1,832	\$2,384	\$2,935	\$1,409
EE + Spouse	\$1,746	\$1,922	\$2,220	\$3,039	\$3,791	\$4,758	\$6,544	\$5,022
EE + Children	\$1,392	\$1,551	\$1,674	\$1,995	\$2,334	\$2,881	\$3,435	\$1,907
Family	\$2,155	\$2,484	\$2,843	\$3,370	\$4,128	\$5,188	\$6,744	\$5,223
							65 + Plan	65 + Medicare
Deluxe 1000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$534	\$649	\$905	\$1,232	\$1,530	\$1,991	\$2,451	
EE + Spouse	\$1,458	\$1,605	\$1,854	\$2,538	\$1,550 \$3,166	\$3,973	\$5,465	\$1,176 \$4,404
EE + Children	\$1,162	\$1,295	\$1,398	\$1,666	\$1,949	\$3,973 \$2,406	\$2,868	\$4,194 \$1,503
Family	\$1,799	\$2,075	\$2,374	\$2,815				\$1,593
ranny	Ψ1,799	\$2,075	\$2,574	\$2,613	\$3,447	\$4,332	\$5,632	\$4,362
part of the contract of the co	-						65 + Plan	65 + Medicare
Deluxe 2000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$429	\$521	\$726	\$989	\$1,228	\$1,599	\$1,968	\$945
EE + Spouse	\$1,171	\$1,289	\$1,489	\$2,038	\$2,542	\$3,190	\$4,388	\$3,367
EE + Children	\$933	\$1,040	\$1,123	\$1,338	\$1,565	\$1,932	\$2,303	\$1,279
Family	\$1,445	\$1,666	\$1,906	\$2,260	\$2,768	\$3,479	\$4,522	\$3,502

Rating Area: Area 5

Service area: County: Alameda, Contra Costa, Marin, Napa, Nevada, Placer, Sacramento, San Francisco

Solano, Sonoma, Sutter, Yolo, Yuba

Effective date 10/1/2011 RAF 1.00

***	Mondow						65 + Plan	65 + Medicare
Deluxe 3000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$346	\$421	\$587	\$799	\$992	\$1,291	\$1,589	\$763
EE + Spouse	\$945	\$1,041	\$1,202	\$1,645	\$2,053	\$2,576	\$3,543	\$2,719
EE + Children	\$754	\$840	\$906	\$1,080	\$1,264	\$1,560	\$1,859	\$1,033
Family	\$1,167	\$1,345	\$1,539	\$1,825	\$2,235	\$2,809	\$3,651	\$2,828
gent and the contract of the c	estang						65 + Plan	65 + Medicare
Deluxe 4000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$303	\$368	\$513	\$699	\$868	\$1,130	\$1,391	\$667
EE + Spouse	\$827	\$911	\$1,052	\$1,440	\$1,796	\$2,254	\$3,101	\$2,379
EE + Children	\$660	\$735	\$793	\$945	\$1,106	\$1,365	\$1,627	\$904
Family	\$1,021	\$1,177	\$1,347	\$1,597	\$1,956	\$2,458	\$3,195	\$2,475
							65 + Plan	65 + Medicare
Classic 2200	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$348	\$423	\$590	\$803	\$998	\$1,298	\$1,598	\$767
EE + Spouse	\$951	\$1,047	\$1,209	\$1,655	\$2,064	\$2,591	\$3,564	\$2,735
EE + Children	\$758	\$845	\$912	\$1,086	\$1,271	\$1,569	\$1,870	\$1,039
Family	\$1,173	\$1,353	\$1,548	\$1,835	\$2,248	\$2,825	\$3,672	\$2,844
							65 + Plan	65 + Medicare
Classic 3500	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$249	\$302	\$421	\$574	\$713	\$927	\$1,141	\$548
EE only EE + Spouse	\$249 \$679	\$302 \$748	\$421 \$864	\$574 \$1,182	\$713 \$1,475	\$927 \$1,850	\$1,141	
•				•	•		\$1,141 \$2,545	\$548 \$1,953 \$742
EE + Spouse	\$679	\$748	\$864	\$1,182	\$1,475	\$1,850	\$1,141	\$1,953
EE + Spouse EE + Children	\$679 \$541	\$748 \$603	\$864 \$651	\$1,182 \$776	\$1,475 \$908	\$1,850 \$1,120	\$1,141 \$2,545 \$1,336	\$1,953 \$742 \$2,032
EE + Spouse EE + Children	\$679 \$541	\$748 \$603	\$864 \$651	\$1,182 \$776	\$1,475 \$908 \$1,606	\$1,850 \$1,120 \$2,018	\$1,141 \$2,545 \$1,336 \$2,623	\$1,953 \$742 \$2,032 65 + Medicare
EE + Spouse EE + Children Family	\$679 \$541 \$838	\$748 \$603 \$966	\$864 \$651 \$1,106	\$1,182 \$776 \$1,311	\$1,475 \$908 \$1,606 55 - 59	\$1,850 \$1,120 \$2,018	\$1,141 \$2,545 \$1,336 \$2,623 65 + Plan Primary	\$1,953 \$742 \$2,032 65 + Medicare Primary
EE + Spouse EE + Children Family Classic 5000 EE only	\$679 \$541 \$838	\$748 \$603 \$966 30 - 39 \$268	\$864 \$651 \$1,106 40 - 49	\$1,182 \$776 \$1,311 50 - 54	\$1,475 \$908 \$1,606 55 - 59 \$633	\$1,850 \$1,120 \$2,018 60 - 64 \$823	\$1,141 \$2,545 \$1,336 \$2,623 65 + Plan Primary \$1,013	\$1,953 \$742 \$2,032 65 + Medicare Primary \$486
EE + Spouse EE + Children Family Classic 5000 EE only EE + Spouse	\$679 \$541 \$838 19 - 29 \$221 \$603	\$748 \$603 \$966 30 - 39 \$268 \$664	\$864 \$651 \$1,106 40 - 49 \$374 \$767	\$1,182 \$776 \$1,311 50 - 54 \$509 \$1,049	\$1,475 \$908 \$1,606 55 - 59 \$633 \$1,309	\$1,850 \$1,120 \$2,018 60 - 64 \$823 \$1,643	\$1,141 \$2,545 \$1,336 \$2,623 65 + Plan Primary \$1,013 \$2,260	\$1,953 \$742 \$2,032 65 + Medicare Primary \$486 \$1,734
EE + Spouse EE + Children Family Classic 5000 EE only	\$679 \$541 \$838 19 - 29 \$221	\$748 \$603 \$966 30 - 39 \$268	\$864 \$651 \$1,106 40 - 49	\$1,182 \$776 \$1,311 50 - 54	\$1,475 \$908 \$1,606 55 - 59 \$633	\$1,850 \$1,120 \$2,018 60 - 64 \$823	\$1,141 \$2,545 \$1,336 \$2,623 65 + Plan Primary \$1,013	\$1,953 \$742 \$2,032 65 + Medicare Primary \$486
EE + Spouse EE + Children Family Classic 5000 EE only EE + Spouse EE + Children	\$679 \$541 \$838 19 - 29 \$221 \$603 \$481	\$748 \$603 \$966 30 - 39 \$268 \$664 \$536	\$864 \$651 \$1,106 40 - 49 \$374 \$767 \$578	\$1,182 \$776 \$1,311 50 - 54 \$509 \$1,049 \$689	\$1,475 \$908 \$1,606 55 - 59 \$633 \$1,309 \$806	\$1,850 \$1,120 \$2,018 60 - 64 \$823 \$1,643 \$995	\$1,141 \$2,545 \$1,336 \$2,623 65 + Plan Primary \$1,013 \$2,260 \$1,186 \$2,329	\$1,953 \$742 \$2,032 65 + Medicare Primary \$486 \$1,734 \$659 \$1,804
EE + Spouse EE + Children Family Classic 5000 EE only EE + Spouse EE + Children	\$679 \$541 \$838 19 - 29 \$221 \$603 \$481	\$748 \$603 \$966 30 - 39 \$268 \$664 \$536 \$858	\$864 \$651 \$1,106 40 - 49 \$374 \$767 \$578 \$982	\$1,182 \$776 \$1,311 50 - 54 \$509 \$1,049 \$689 \$1,164	\$1,475 \$908 \$1,606 55 - 59 \$633 \$1,309 \$806 \$1,426	\$1,850 \$1,120 \$2,018 60 - 64 \$823 \$1,643 \$995 \$1,791	\$1,141 \$2,545 \$1,336 \$2,623 65 + Plan Primary \$1,013 \$2,260 \$1,186 \$2,329	\$1,953 \$742 \$2,032 65 + Medicare Primary \$486 \$1,734 \$659 \$1,804
EE + Spouse EE + Children Family Classic 5000 EE only EE + Spouse EE + Children Family	\$679 \$541 \$838 19 - 29 \$221 \$603 \$481 \$744	\$748 \$603 \$966 30 - 39 \$268 \$664 \$536	\$864 \$651 \$1,106 40 - 49 \$374 \$767 \$578 \$982	\$1,182 \$776 \$1,311 50 - 54 \$509 \$1,049 \$689 \$1,164	\$1,475 \$908 \$1,606 55 - 59 \$633 \$1,309 \$806 \$1,426	\$1,850 \$1,120 \$2,018 60 - 64 \$823 \$1,643 \$995 \$1,791	\$1,141 \$2,545 \$1,336 \$2,623 65 + Plan Primary \$1,013 \$2,260 \$1,186 \$2,329 65 + Plan Primary	\$1,953 \$742 \$2,032 65 + Medicare Primary \$486 \$1,734 \$659 \$1,804 65 + Medicare Primary
EE + Spouse EE + Children Family Classic 5000 EE only EE + Spouse EE + Children Family HSA 3000	\$679 \$541 \$838 19 - 29 \$221 \$603 \$481 \$744	\$748 \$603 \$966 30 - 39 \$268 \$664 \$536 \$858	\$864 \$651 \$1,106 40 - 49 \$374 \$767 \$578 \$982	\$1,182 \$776 \$1,311 50 - 54 \$509 \$1,049 \$689 \$1,164	\$1,475 \$908 \$1,606 55 - 59 \$633 \$1,309 \$806 \$1,426	\$1,850 \$1,120 \$2,018 60 - 64 \$823 \$1,643 \$995 \$1,791	\$1,141 \$2,545 \$1,336 \$2,623 65 + Plan Primary \$1,013 \$2,260 \$1,186 \$2,329 65 + Plan Primary \$1,056	\$1,953 \$742 \$2,032 65 + Medicare Primary \$486 \$1,734 \$659 \$1,804 65 + Medicare Primary
EE + Spouse EE + Children Family Classic 5000 EE only EE + Spouse EE + Children Family HSA 3000 EE only	\$679 \$541 \$838 19 - 29 \$221 \$603 \$481 \$744	\$748 \$603 \$966 30 - 39 \$268 \$664 \$536 \$858	\$864 \$651 \$1,106 40 - 49 \$374 \$767 \$578 \$982	\$1,182 \$776 \$1,311 50 - 54 \$509 \$1,049 \$689 \$1,164	\$1,475 \$908 \$1,606 55 - 59 \$633 \$1,309 \$806 \$1,426	\$1,850 \$1,120 \$2,018 60 - 64 \$823 \$1,643 \$995 \$1,791	\$1,141 \$2,545 \$1,336 \$2,623 65 + Plan Primary \$1,013 \$2,260 \$1,186 \$2,329 65 + Plan Primary	\$1,953 \$742 \$2,032 65 + Medicare Primary \$486 \$1,734 \$659 \$1,804 65 + Medicare Primary

Rating Area:

Area 5

Service area:

County:

Alameda, Contra Costa, Marin, Napa, Nevada, Placer, Sacramento, San Francisco

Solano, Sonoma, Sutter, Yolo, Yuba

Effective date

Effective date	10/1/20
RAF	1.00

						65 + Plan	65 + Medicare
19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
\$212	\$258	\$359	\$489	\$608	\$791	\$974	\$467
\$579	\$638	\$737	\$1,008	\$1,258	\$1,578	\$2,171	\$1,666
\$462	\$515	\$555	\$662	\$774	\$956	\$1,139	\$633
\$715	\$824	\$943	\$1,118	\$1,370	\$1,721	\$2,237	\$1,733
						65 + Plan	65 + Medicare
19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
\$195	\$237	\$331	\$450	\$559	\$727	\$895	\$430
\$533	\$586	\$677	\$927	\$1,157	\$1,451	\$1,997	\$1,532
\$425	\$473	\$511	\$609	\$712	\$879	\$1,048	\$582
\$657	\$758	\$867	\$1,028	\$1,259	\$1,583	\$2,057	\$1,593
						65 + Plan	65 + Medicare
19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
\$206	\$250	\$348	\$474	\$589	\$766	\$943	\$453
\$561	\$618	\$713	\$976	\$1,218	\$1,529	\$2,103	\$1,614
\$447	\$498	\$538	\$641	\$750	\$926	\$1,104	\$613
\$692	\$798	\$914	\$1,083	\$1,327	\$1,667	\$2,167	\$1,678
						65 + Plan	65 + Medicare
19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64		Primary
\$179	\$218	\$304	\$414	\$514	\$668		\$395
\$489	\$539	\$622		•			\$1,408
\$390	\$435	\$469					\$535
\$604	\$697	\$797	\$945	\$1,157	\$1,454	\$1,891	\$1,464
						65 + Plan	65 + Medicare
19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64		Primary
\$173	\$210	\$293	\$399	\$495	\$645		\$381
\$472	\$520	\$600	\$821				\$1,358
\$376	\$419	\$453	\$539	\$631	\$779	\$928	\$516
	\$212 \$579 \$462 \$715 19 - 29 \$195 \$533 \$425 \$657 19 - 29 \$206 \$561 \$447 \$692 19 - 29 \$179 \$489 \$390 \$604	\$212 \$258 \$579 \$638 \$462 \$515 \$715 \$824 19 - 29 30 - 39 \$195 \$237 \$533 \$586 \$425 \$473 \$657 \$758 19 - 29 30 - 39 \$206 \$250 \$561 \$618 \$447 \$498 \$692 \$798 19 - 29 30 - 39 \$179 \$218 \$489 \$539 \$390 \$435 \$604 \$697	\$212 \$258 \$359 \$579 \$638 \$737 \$462 \$515 \$555 \$715 \$824 \$943 \$195 \$237 \$331 \$533 \$586 \$677 \$425 \$473 \$511 \$657 \$758 \$867 \$425 \$473 \$511 \$657 \$758 \$867 \$425 \$473 \$511 \$657 \$758 \$867 \$425 \$473 \$511 \$657 \$758 \$867 \$445 \$473 \$511 \$657 \$758 \$867	\$212 \$258 \$359 \$489 \$579 \$638 \$737 \$1,008 \$462 \$515 \$555 \$662 \$715 \$824 \$943 \$1,118 \$\$\$\$195 \$237 \$331 \$450 \$533 \$586 \$677 \$927 \$425 \$473 \$511 \$609 \$657 \$758 \$867 \$1,028 \$\$\$\$\$19-29 \$30-39 \$40-49 \$50-54 \$\$\$\$19-29 \$30-39 \$40-49 \$50-54 \$\$\$\$19-29 \$30-39 \$40-49 \$50-54 \$\$\$\$19-29 \$30-39 \$40-49 \$50-54 \$\$\$\$\$19-29 \$30-39 \$40-49 \$50-54 \$\$\$\$\$179 \$218 \$304 \$414 \$489 \$539 \$622 \$852 \$390 \$435 \$469 \$559 \$604 \$697 \$797 \$945 \$\$\$\$\$\$173 \$210 \$293 \$399 \$472 \$520 \$600 \$821	\$212 \$258 \$359 \$489 \$608 \$579 \$638 \$737 \$1,008 \$1,258 \$462 \$515 \$555 \$662 \$774 \$715 \$824 \$943 \$1,118 \$1,370 \$19-29 \$30-39 \$40-49 \$50-54 \$55-59 \$195 \$237 \$331 \$450 \$514 \$657 \$758 \$867 \$1,028 \$1,259 \$19-29 \$30-39 \$40-49 \$50-54 \$55-59 \$19-29 \$30-39 \$40-49 \$50-54 \$55-59 \$1,218 \$447 \$498 \$538 \$641 \$750 \$692 \$798 \$914 \$1,083 \$1,327 \$19-29 \$30-39 \$40-49 \$50-54 \$55-59 \$19-29 \$30-39 \$40-49 \$50-54 \$55-59 \$1,218 \$447 \$498 \$538 \$641 \$750 \$692 \$798 \$914 \$1,083 \$1,327 \$10-29 \$30-39 \$40-49 \$50-54 \$55-59 \$179 \$218 \$304 \$414 \$514 \$489 \$539 \$622 \$852 \$1,063 \$390 \$435 \$469 \$559 \$654 \$604 \$697 \$797 \$945 \$1,157 \$173 \$210 \$293 \$399 \$495 \$472 \$520 \$600 \$821 \$1,025	\$212 \$258 \$359 \$489 \$608 \$791 \$579 \$638 \$737 \$1,008 \$1,258 \$1,578 \$462 \$515 \$555 \$662 \$774 \$956 \$715 \$824 \$943 \$1,118 \$1,370 \$1,721 \$109 \$1,721 \$109 \$1,721 \$109 \$1,721 \$109 \$1,721 \$109 \$1,721 \$109 \$1,721 \$109 \$1,721 \$109 \$1,721 \$109 \$1,721 \$109 \$1,721 \$109 \$1,721 \$109 \$1,721 \$109 \$1,721 \$109 \$1,721 \$109 \$1,721 \$1,721 \$109 \$1,721 \$1,721 \$1,721 \$1,721 \$1,721 \$1,721 \$1,721 \$1,721 \$109 \$1,721 \$1	\$212 \$258 \$359 \$489 \$608 \$791 \$974 \$579 \$579 \$638 \$737 \$1,008 \$1,258 \$1,578 \$2,171 \$462 \$515 \$555 \$662 \$774 \$956 \$1,139 \$715 \$824 \$943 \$1,118 \$1,370 \$1,721 \$2,237 \$1,915 \$824 \$943 \$1,118 \$1,370 \$1,721 \$2,237 \$1,915 \$195 \$237 \$331 \$450 \$559 \$60 \$64 \$Primary \$195 \$425 \$473 \$511 \$609 \$712 \$879 \$1,648 \$657 \$758 \$867 \$1,028 \$1,259 \$1,583 \$2,057 \$1,048 \$567 \$758 \$867 \$1,028 \$1,259 \$1,583 \$2,057 \$1,048 \$1

Rating Area:

Area 6

Service area:

County:

Calaveras, San Benito, San Joaquin, San Mateo, Stanislaus, Tuolumne

Effective date

10/1/2011

RAF

							65 + Plan	65 + Medicare
No Deductible 3.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$395	\$480	\$669	\$911	\$1,131	\$1,472	\$1,811	\$869
EE + Spouse	\$1,078	\$1,186	\$1,370	\$1,875	\$2,340	\$2,936	\$4,039	\$3,099
EE + Children	\$859	\$957	\$1,033	\$1,231	\$1,440	\$1,778	\$2,120	\$1,177
Family	\$1,330	\$1,533	\$1,755	\$2,080	\$2,548	\$3,202	\$4,162	\$3,224
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No Deductible 6.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	65 + Plan	65 + Medicare
EE only	\$350	\$425	\$592	\$807	\$1,002	\$1,304	Primary \$1,605	Primary
EE + Spouse	\$955	\$1,051	\$1,214	·				\$770
EE + Children	\$761	\$848	\$1,21 4 \$915	\$1,662 \$1,004	\$2,073 \$1,076	\$2,601	\$3,578	\$2,746
Family	\$1,178			\$1,091 \$1,043	\$1,276 \$2,257	\$1,575	\$1,878	\$1,043
ranny	φ1,170	\$1,358	\$1,554	\$1,843	\$2,257	\$2,837	\$3,687	\$2,856
							05 · Bt	05 - 14 B
No Deductible 9.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	65 + Plan Primary	65 + Medicare Primary
EE only	\$323	\$392	\$547	\$745	\$925	\$1,204		
EE + Spouse	\$882	\$970	\$1,121	\$1,534	\$1,914	\$2,402	\$1,482	\$711
EE + Children	\$703	\$783	\$845				\$3,304	\$2,535
Family	\$1,088	\$1,254		\$1,007 \$1,700	\$1,178	\$1,454	\$1,734	\$963
r army	φ1,000	Φ1,204	\$1,435	\$1,702	\$2,084	\$2,619	\$3,405	\$2,637
							65 + Plan	65 + Medicare
Deluxe 500 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$469	\$570	\$794	\$1,081	\$1,343	\$1,748	\$2,151	\$1,032
EE + Spouse	\$1,280	\$1,409	\$1,627	\$2,227	\$2,779	\$3,487	\$4,796	\$3,681
EE + Children	\$1,020	\$1,137	\$1,227	\$1,462	\$1,711	\$2,111	\$2,517	\$1,398
Family	\$1,579	\$1,821	\$2,084	\$2,470	\$3,026	\$3,802	\$4,943	\$3,828
				·	. ,	,	, ,,	, -,
							65 + Plan	65 + Medicare
Deluxe 1000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$392	\$476	\$663	\$903	\$1,121	\$1,459	\$1,796	\$862
EE + Spouse	\$1,069	\$1,176	\$1,359	\$1,860	\$2,320	\$2,912	\$4,005	\$3,074
EE + Children	\$852	\$949	\$1,025	\$1,221	\$1,428	\$1,763	\$2,102	\$1,167
Family	\$1,319	\$1,521	\$1,740	\$2,063	\$2,527	\$3,175	\$4,128	\$3,197
							65 + Plan	65 + Medicare
Deluxe 2000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$314	\$382	\$532	\$725	\$900	\$1,172	\$1,442	\$692
EE + Spouse	\$858	\$945	\$1,091	\$1,493	\$1,863	\$2,338	\$3,216	\$2,468
EE + Children	\$684	\$762	\$823	\$980	\$1,147	\$1,416	\$1,688	\$937
Family								

Rating Area:

Area 6

Service area:

County:

Calaveras, San Benito, San Joaquin, San Mateo, Stanislaus, Tuolumne

Effective date

RAF

							65 + Plan	65 + Medicare
Deluxe 3000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$254	\$308	\$430	\$585	\$727	\$946	\$1,165	\$559
EE + Spouse	\$693	\$763	\$881	\$1,206	\$1,504	\$1,888	\$2,597	\$1,993
EE + Children	\$552	\$615	\$664	\$791	\$926	\$1,143	\$1,363	\$757
Family	\$855	\$986	\$1,128	\$1,337	\$1,638	\$2,059	\$2,676	\$2,072
							65 + Plan	65 + Medicare
Deluxe 4000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$222	\$270	\$376	\$512	\$636	\$828	\$1,019	\$489
EE + Spouse	\$606	\$667	\$771	\$1,055	\$1,317	\$1,652	\$2,273	\$1,744
EE + Children	\$483	\$539	\$581	\$693	\$811	\$1,000	\$1,193	\$662
Family	\$748	\$863	\$987	\$1,170	\$1,434	\$1,802	\$2,342	\$1,814
							65 + Plan	65 + Medicare
Classic 2200	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$255	\$310	\$432	\$589	\$731	\$952	\$1,171	\$562
EE + Spouse	\$697	\$767	\$886	\$1,213	\$1,513	\$1,899	\$2,612	\$2,004
EE + Children	\$556	\$619	\$668	\$796	\$931	\$1,150	\$1,371	\$2,004 \$761
Family	\$860	\$992	\$1,135	\$1,345	\$1,648	\$2,071		
Carriny	φοου	Ψ992	φ1,133	φ1,3 4 3	Φ1,040	\$2,071	\$2,691	\$2,085
							65 + Plan	65 + Medicare
Classic 3500	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$182	\$222	\$309	\$421	\$522	\$680	\$837	\$402
EE + Spouse	\$498	\$548	\$633	\$866	\$1,081	\$1,356	\$1,866	\$1,432
EE + Children	\$397	\$442	\$477	\$569	\$665	\$1,330 \$821	\$979	\$1, 4 32 \$544
Family	\$614	\$708	\$810	\$961	\$1,177	\$1,479	\$1,922	\$1,489
	1						65 + Plan	65 + Medicare
Classic 5000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$162	\$197	\$274	\$373	\$464	\$603	\$743	\$356
EE + Spouse	\$442	\$486	\$562	\$769	\$960	\$1,204	\$1,656	\$1,271
EE + Children	\$352	\$393	\$424	\$505	\$591	\$729	\$869	\$483
Family	\$545	\$629	\$720	\$853	\$1,045	\$1,313	\$1,707	\$1,322
							65 + Plan	65 + Medicare
HSA 3000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$169	\$205	\$286	\$389	\$483	\$629	\$774	\$371
EE + Spouse	\$460	\$507	\$586	\$801	\$1,000	\$1,255	\$1,726	\$1,324
EE + Children	\$367	\$409	\$442	\$526	\$615	\$760	\$906	\$503
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Rating Area:

Area 6

Service area:

County:

Calaveras, San Benito, San Joaquin, San Mateo, Stanislaus, Tuolumne

Effective date

10/1/2011

RAF

KAF	1	.00						
							65 + Plan	65 + Medicare
HSA 4000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$156	\$189	\$263	\$359	\$445	\$580	\$714	\$342
EE + Spouse	\$425	\$467	\$540	\$739	\$922	\$1,157	\$1,591	\$1,221
EE + Children	\$338	\$377	\$407	\$485	\$567	\$700	\$835	\$464
Family	\$524	\$604	\$691	\$819	\$1,004	\$1,261	\$1,640	\$1,270
							65 + Plan	65 + Medicare
HSA 5000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$143	\$174	\$242	\$330	\$410	\$533	\$656	\$315
EE + Spouse	\$390	\$430	\$496	\$679	\$848	\$1,064	\$1,463	\$1,123
EE + Children	\$311	\$347	\$374	\$446	\$522	\$644	\$768	\$426
Family	\$482	\$556	\$636	\$754	\$923	\$1,160	\$1,508	\$1,168
							65 + Plan	65 + Medicare
HRA 5000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$151	\$183	\$255	\$347	\$431	\$562	\$691	\$332
EE + Spouse	\$411	\$453	\$523	\$716	\$893	\$1,120	\$1,541	\$1,183
EE + Children	\$328	\$365	\$394	\$470	\$550	\$678	\$809	\$449
Family	\$507	\$585	\$670	\$794	\$972	\$1,222	\$1,588	\$1,230
							65 + Plan	65 + Medicare
Select 8000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 5 9	60 - 64	Primary	Primary
EE only	\$131	\$160	\$223	\$303	\$376	\$490	\$603	\$289
EE + Spouse	\$359	\$395	\$456	\$624	\$779	\$978	\$1,345	\$1,032
EE + Children	\$286	\$319	\$344	\$410	\$480	\$592	\$706	\$392
Family	\$443	\$511	\$584	\$693	\$848	\$1,066	\$1,386	\$1,073
							65 + Plan	65 + Medicare
Select 10000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$127	\$154	\$215	\$292	\$363	\$472	\$581	\$279
EE + Spouse	\$346	\$381	\$440	\$602	\$751	\$943	\$1,297	\$995
EE + Children	\$276	\$307	\$332	\$395	\$462	\$571	\$680	\$378

SeeChange Health Insurance Company

Small Employer - Monthly Premium Rates (For annual rates multiply by 12)

Rating Area:

Service area: County: Alpine, Amador, Butte, Colusa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen

Area 7

3 digit zip: Modoc, Monterey, Plumas, Shasta, Sierra, Siskiyou, Tehama, Trinity

Effective date 10/1/20 RAF 1.00

							65 + Plan	65 + Medicare
No Deductible 3.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$487	\$592	\$826	\$1,124	\$1,396	\$1,817	\$2,236	\$1,073
EE + Spouse	\$1,331	\$1,465	\$1,692	\$2,316	\$2,889	\$3,625	\$4,987	\$3,827
EE + Children	\$1,061	\$1,182	\$1,276	\$1,520	\$1,779	\$2,195	\$2,617	\$1,453
Family	\$1,642	\$1,893	\$2,166	\$2,568	\$3,146	\$3,953	\$5,139	\$3,980
							65 + Plan	65 + Medicare
No Deductible 6.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$432	\$525	\$731	\$996	\$1,237	\$1,610	\$1,981	\$951
EE + Spouse	\$1,179	\$1,298	\$1,499	\$2,051	\$2,559	\$3,212	\$4,418	\$3,390
EE + Children	\$940	\$1,047	\$1,130	\$1,347	\$1,576	\$1,945	\$2,319	\$1,288
Family	\$1,455	\$1,677	\$1,919	\$2,275	\$2,787	\$3,502	\$4,553	\$3,526
							65 + Plan	65 + Medicare
No Deductible 9.0	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$399	\$484	\$675	\$920	\$1,142	\$1,486	\$1,829	\$878
EE + Spouse	\$1,088	\$1,198	\$1,384	\$1,894	\$2,363	\$2,966	\$4,079	\$3,130
EE + Children	\$868	\$967	\$1,044	\$1,243	\$1,455	\$1,796	\$2,141	\$1,189
Family	\$1,343	\$1,549	\$1,772	\$2,101	\$2,573	\$3,234	\$4,204	\$3,256
							65 + Plan	65 + Medicare
Deluxe 500 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$579	\$703	\$980	\$1,335	\$1,658	\$2,158	\$2,656	\$1,275
EE + Spouse	\$1,580	\$1,739	\$2,009	\$2,750	\$3,431	\$4,305	\$5,922	\$4,544
EE + Children	\$1,260	\$1,404	\$1,515	\$1,805	\$2,112	\$2,607	\$3,108	\$1,726
Family	\$1,950	\$2,248	\$2,573	\$3,050	\$3,736	\$4,695	\$6,103	\$4,726
							65 + Plan	65 + Medicare
Deluxe 1000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$483	\$587	\$819	\$1,115	\$1,384	\$1,802	\$2,218	\$1,064
EE + Spouse	\$1,319	\$1,453	\$1,678	\$2,296	\$2,865	\$3,595	\$4,945	\$3,795
EE + Children	\$1,052	\$1,172	\$1,265	\$1,507	\$1,764	\$2,177	\$2,595	\$1,441
Family	\$1,628	\$1,878	\$2,148	\$2,547	\$3,120	\$3,920	\$5,096	\$3,947
Deluxe 2000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 50	60 64	65 + Plan	65 + Medicare
EE only	\$388	\$472	\$657	\$895	55 - 59 \$1,112	60 - 64 \$1,447	Primary \$1,781	Primary \$855
EE + Spouse	\$1,059	\$472 \$1,166	\$1,347			•		
EE + Spouse EE + Children	\$1,059 \$845	\$1,100		\$1,844 \$1,210	\$2,301 \$1,416	\$2,887 \$1,749	\$3,971 \$3,094	\$3,047
Family			\$1,016	\$1,210	\$1,416	\$1,748	\$2,084	\$1,157
	\$1,308	\$1,508	\$1,725	\$2,045	\$2,505	\$3,148	\$4,092	\$3,169

SeeChange Health Insurance Company

Small Employer - Monthly Premium Rates (For annual rates multiply by 12)

Rating Area: Area 7

Service area: County: Alpine, Amador, Butte, Colusa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen

3 digit zip: Modoc, Monterey, Plumas, Shasta, Sierra, Siskiyou, Tehama, Trinity

Effective date 10/1/2
RAF 1.00

							65 + Plan	65 + Medicare
Deluxe 3000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$313	\$381	\$531	\$723	\$898	\$1,168	\$1,438	\$690
EE + Spouse	\$855	\$942	\$1,088	\$1,489	\$1,857	\$2,331	\$3,206	\$2,460
EE + Children	\$682	\$760	\$820	\$977	\$1,143	\$1,411	\$1,683	\$934
Family	\$1,056	\$1,217	\$1,393	\$1,651	\$2,023	\$2,542	\$3,304	\$2,559
pri	Normal States						65 + Plan	65 + Medicare
Deluxe 4000 copay	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$274	\$333	\$465	\$633	\$786	\$1,022	\$1,258	\$604
EE + Spouse	\$749	\$824	\$952	\$1,303	\$1,626	\$2,040	\$2,806	\$2,153
EE + Children	\$597	\$665	\$718	\$855	\$1,001	\$1,235	\$1,473	\$818
Family	\$924	\$1,065	\$1,219	\$1,445	\$1,770	\$2,224	\$2,892	\$2,239
							65 + Plan	65 + Medicare
Classic 2200	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$315	\$383	\$534	\$727	\$903	\$1,175	\$1,446	\$694
EE + Spouse	\$860	\$947	\$1,094	\$1,497	\$1,868	\$2,344	\$3,225	\$2,475
EE + Children	\$686	\$764	\$825	\$983	\$1,150	\$1,419	\$1,692	\$940
Family	\$1,062	\$1,224	\$1,401	\$1,661	\$2,034	\$2,556	\$3,323	\$2,574
							65 + Plan	65 + Medicare
Classic 3500	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$225	\$274	\$381	\$519	\$645	\$839	\$1,033	\$496
EE + Spouse	\$615	\$677	\$782	\$1,070	\$1,334	\$1,675	\$2,303	\$1,768
EE + Children	\$490	\$546	\$589	\$702	\$821	\$1,014	\$1,209	\$671
Family	\$758	\$874	\$1,001	\$1,186	\$1,453	\$1,826	\$2,374	\$1,838
							65 + Plan	65 + Medicare
Classic 5000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$200	\$243	\$339	\$461	\$572	\$745	\$917	\$440
EE + Spouse	\$546	\$601	\$694	\$950	\$1,185	\$1,487	\$2,045	\$1,569
EE + Children	\$435	\$485	\$523	\$623	\$729	\$900	\$1,073	\$596
Family	\$673	\$776	\$888	\$1,053	\$1,290	\$1,621	\$2,107	\$1,632
							65 + Plan	65 + Medicare
								oo . wicaldale
HSA 3000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
HSA 3000 EE only	19 - 29 \$208	30 - 39 \$253	40 - 49 \$353	50 - 54 \$480	55 - 59 \$596	60 - 64 \$776	Primary \$956	Primary \$459
	<u> </u>							\$459
EE only	\$208	\$253	\$353	\$480	\$596	\$776	\$956	<u>-</u>

SeeChange Health Insurance Company

Small Employer - Monthly Premium Rates (For annual rates multiply by 12)

Rating Area:

Area 7

Service area:

County:

.

3 digit zip:

Alpine, Amador, Butte, Colusa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen

3 digit 2

Modoc, Monterey, Plumas, Shasta, Sierra, Siskiyou, Tehama, Trinity

Effective date

10/1/2011

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	_						65 + Plan	65 + Medicare
HSA 4000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$192	\$233	\$325	\$443	\$550	\$716	\$881	\$423
EE + Spouse	\$524	\$577	\$667	\$912	\$1,138	\$1,428	\$1,965	\$1,508
EE + Children	\$418	\$466	\$503	\$599	\$701	\$865	\$1,031	\$573
Family	\$647	\$746	\$853	\$1,012	\$1,239	\$1,557	\$2,025	\$1,568
							65 + Plan	GE + Modiooro
HSA 5000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	65 + Medicare Primary
EE only	\$177	\$215	\$299	\$407	\$506	\$658	\$810	\$389
EE + Spouse	\$482	\$531	\$613	\$839	\$1,047	\$1,313	\$1,807	\$1,386
EE + Children	\$384	\$428	\$462	\$551	\$644	\$795	\$948	\$527
Family	\$595	\$686	\$785	\$930	\$1,140	\$1,432	\$1,862	\$1,442
								·
A STATE OF THE STA	,						65 + Plan	65 + Medicare
HRA 5000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$186	\$226	\$315	\$429	\$533	\$693	\$853	\$410
EE + Spouse	\$508	\$559	\$646	\$884	\$1,102	\$1,383	\$1,903	\$1,460
EE + Children	\$405	\$451	\$487	\$580	\$679	\$838	\$999	\$555
Family	\$627	\$722	\$827	\$980	\$1,200	\$1,508	\$1,961	\$1,519
							65 + Plan	65 + Medicare
Select 8000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	Primary	Primary
EE only	\$162	\$197	\$275	\$374	\$465	\$605	\$745	\$357
EE + Spouse	\$443	\$488	\$563	\$771	\$962	\$1,207	\$1,660	\$1,274
EE + Children	\$353	\$393	\$425	\$506	\$592	\$731	\$871	\$484
Family	\$547	\$630	\$721	\$855	\$1,047	\$1,316	\$1,711	\$1,325
							05 + Dl	05 . 34
Select 10000	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	65 + Plan Primary	65 + Medicare Primary
EE only	\$156	\$190	\$265	\$361	\$448	\$583	\$718	\$345
EE + Spouse	\$427	\$470	\$543	\$743	\$927	\$363 \$1,164	\$1,601	\$1,228
EE + Children	\$340	\$379	\$410	\$488	\$571	\$705	\$840	\$467
Family	\$527	\$608	\$695	\$824	\$1,010	\$1,269	\$1,650	\$1,278
·	402)	Ψ000	ΨΟΟΟ	ΨΟΣΤ	Ψ1,010	Ψ1,209	φ1,050	φ1,∠/ο

David:

In response to your questions about the draft shareholder agreement:

1. During the disability determination period, a shareholder will have the right to vote his or her shares unless the Company has reason to believe that the shareholder lacks the legal capacity to vote. But again, in all cases if the Controlling Shareholders or 75% of the shareholders approve a sale, the drag along clause will still control the disabled shareholder's shares even if he cannot vote for the sale.

Once a buy-out occurs (whether mandatory or optional) neither the former shareholder nor the spouse/estate/heir has any right to vote the shares which includes any decision regarding the sale of the Company. During a payout, only after the decision to pursue a sale of the Company is made will a spouse/estate/heir have the option to re-acquire shares, but only on the condition and subject to the drag along clause that requires the spouse/estate/heir to participate in the sale. It is unlikely that during the period after a spouse/estate/heir re-acquires shares and before the sale closes there will be any votes unrelated to the sale, but if so, technically the spouse/estate/heir as a shareholder will have the right to vote. But again the drag along clause requires the spouse/estate/heir not to oppose anything related to the sale. And finally, as we discussed, we are adding a provision to also require the re-acquisition of such shares by the Company in the event the sale does not close.

Regarding the Controlling Shareholders, based on our discussion and your question #3, we are revising and creating a more flexible definition of "Controlling Shareholders" to reduce the need to amend the agreement in the future. As you suggest, you could instead give the sale authority to the board of directors, but this could be problematic for a couple of reasons. First, there is always the possibility that in the future you could end up with a majority of the Board comprised of minority shareholders or even non-shareholders who could make the decision to sell and force the majority of shareholders to follow under the drag along clause. Second, in a closely held corporation such as Shamrock, even if the Board has this power it would be prudent for the Board to solicit the approval of a majority of the shareholders regarding a sale to avoid a lawsuit against the directors. As such, the decision to sell really lies with the shareholders anyway.

2. The referenced provision is intended to apply in the event shares are acquired under an option. In the event of the exercise of an option first the company and then the other shareholders have the right to acquire the shares subject to the option. The provision you reference is to clarify that if any shares acquired under an option are paid for by a promissory note, as long as the note is not in default, the purchaser is treated as the owner of the shares and can vote the shares. As a corporation cannot vote its own shares, the exception is made to exclude shares acquired by the Company. So, this provision means that the acquiring shareholders can vote the shares as long as they are not in default of payment. The inference is that if they are in default, then they cannot vote the shares. However, in no event (default or otherwise) will the selling shareholder or his or her spouse/estate/heir have the right to vote the shares. But again, a sale can be approved

and the drag along cause invoked by either 75% of the shares or a majority of the Controlling Shareholders. The scenario under which this provision could come into play to affect a sale is highly unlikely: first there would have to be a triggering event (disability, termination, bankruptcy, etc. of a shareholder) to give rise to an option to purchase shares; second the corporation would have to fail to acquire all the shares subject to the option; third, a shareholder would have to exercise the option to acquire some or all of the shares subject to the option; fourth, that purchaser would have to pay for his or her portion of the shares with a promissory note; fifth, that purchaser would then have to default on the note; and finally, the shares acquired through the option by that defaulting purchaser would have to be the swing votes to approve the sale. But even if this highly unlikely scenario did occur, by simply curing the default on the note, the shareholder could then vote the shares.

3. The definition of "Controlling Shareholders" was a carry-over from the Syngenta purchase documents. As discussed above, we are re-working the definition to provide greater flexibility, clarity and longevity for this agreement.

Hopefully this answers your questions, but please let me know if there is anything else. Otherwise, we will make the revisions and send a revised draft for your review shortly.



June 28, 2010

State of California Department of Insurance SERFF Filing

Re: SeeChange Health Insurance Company

NAIC Group No.: 0759

To Whom It May Concern:

This letter will confirm that Wilke, Fleury, Hoffelt, Gould & Birney, LLP is authorized by SeeChange Health Insurance Company to file insurance forms, rates, and certifications that may be necessary for approval of its forms, rates and policies. If you have any questions or concerns, please contact Michael G. Polis as follows:

Michael G. Polis Wilke, Fleury, Hoffelt, Gould & Birney, LLP 400 Capitol Mall, Twenty-Second Floor Sacramento, CA 95814

Very truly yours,

SEECHANGE NEALTH INSURANCE COMAPNY

Daniel J. Boivin